First Bank Chicago

Community Reinvestment Act Public File

As a full-service financial institution, First Bank Chicago is dedicated to the development of various initiatives intended to support the financial needs of the residents within its communities. In addition to providing a contemporary mix of financial products and services, our institution strives to provide specialized initiatives to support the specific financial needs throughout our communities, which are collectively designated as our Facilities-Based Assessment Area. Various products and activities are designed to support those geographies and individuals defined as financially disadvantaged.

This digital CRA Public File provides the following information summarizing our institution's Community Reinvestment Act performance and activities within our communities. Clicking each link below will take you directly to the corresponding section.

- Public Comments
- Most Recent CRA Performance Evaluations
- Branch Locations
- Opened/Closed Branches
- List of Services
- Facilities-Based Assessment Area Description and Map
- HMDA Disclosure Notice
- CRA Disclosure Statements
- Loan to Deposit Ratios

If you would like a paper copy of this CRA Public File, please ask an employee at the nearest branch location and he/she will be happy to complete your request.

If you have any questions, comments, or need further information regarding First Bank Chicago's Community Reinvestment Act performance and/or activities, please direct any inquiries to:

Ada Roman
VP, Sr. Compliance & CRA Officer
633 Skokie Blvd.
Northbrook, IL 60062
847-897-7547
aroman@firstbankchicago.com

First Bank Chicago

Public Comments

First Bank Chicago welcomes and encourages public comments regarding our performance in helping meet the credit needs of our communities.

As of the assembly of this document, First Bank Chicago has not received any public comments regarding our Community Reinvestment Act performance for the following periods:

- January 1, 2023 – December 31, 2023
- January 1, 2024 – December 31, 2024
- January 1, 2025 – December 31, 2025
- January 1, 2026 – March 31, 2026

PUBLIC DISCLOSURE

October 27, 2025

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

First Bank Chicago
Certificate Number: 17470

1835 1st St
Highland Park, Illinois 60035

Federal Deposit Insurance Corporation
Division of Depositor and Consumer Protection
Chicago Regional Office

300 South Riverside Plaza, Suite 1700
Chicago, Illinois 60606

This document is an evaluation of this institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the institution. This evaluation is not, nor should it be construed as, an assessment of the financial condition of this institution. The rating assigned to this institution does not represent an analysis, conclusion, or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial institution.

TABLE OF CONTENTS

INSTITUTION RATING 1
DESCRIPTION OF INSTITUTION 3
DESCRIPTION OF ASSESSMENT AREAS 4
SCOPE OF EVALUATION 7
CONCLUSIONS ON PERFORMANCE CRITERIA 8
DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW 19
APPENDICES 20
LARGE BANK PERFORMANCE CRITERIA 20
GLOSSARY 22

INSTITUTION RATING

INSTITUTION'S CRA RATING: This institution is rated **Satisfactory.**

An institution in this group has a satisfactory record of helping to meet the credit needs of its assessment area (AA), including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

PERFORMANCE LEVELS	PERFORMANCE TESTS		
	Lending Test*	**Investment Test**	**Service Test**
Outstanding	-	-	X
High Satisfactory	-	-	-
Low Satisfactory	X-	X	-
Needs to Improve	-	-	-
Substantial Noncompliance	-	-	-
* *The Lending Test is weighted more heavily than the Investment and Service Tests when arriving at an overall rating.*			

The Lending Test is rated Low Satisfactory.

- Lending levels reflect adequate responsiveness to credit needs in the AA.
- An adequate percentage of loans are made in the bank's AA.
- The geographic distribution of loans reflects adequate penetration throughout the AA.
- The distribution of borrowers reflects, given the product lines offered by the bank, poor penetration among business customers of different sizes in the AA.
- The bank is a leader in making community development loans in the AA.
- The bank makes limited use of innovative and/or flexible lending practices in order to serve credit needs in the AA.

The Investment Test is rated Low Satisfactory.

- Although rarely in a leadership position, the institution has an adequate level of qualified community development investments and grants, particularly those that are not routinely provided by private investors.
- The institution exhibits good responsiveness to credit and community economic development needs in the AA.
- The institution occasionally uses innovative or complex investments to support community development initiatives.

The Service Test is rated <u>Outstanding.</u>

- Delivery systems are accessible to essentially all portions of the institution's AA.
- The institution has not opened or closed any branches during the review period; therefore, this criterion does not affect the rating.
- Services are tailored to the convenience and needs of the assessment area, particularly low- and moderate-income geographies and/or individuals.
- The institution is a leader in providing community development services.

DESCRIPTION OF INSTITUTION

First Bank Chicago (FBC), previously known as First Bank of Highland Park, is a commercial bank and wholly-owned subsidiary of First Bank Chicago Corp., a one-bank holding company in Highland Park, Illinois. FBC did not open or close any offices during the evaluation period, and does not have any affiliates that offer lending products. The institution received an overall "Satisfactory" rating at its previous FDIC Performance Evaluation as of February 21, 2023, based on Interagency Large Bank CRA Examination Procedures.

FBC operates three full-service offices and one LPO in northern Illinois. The main office is located in Highland Park (Lake County), with one branch located in Northbrook, Illinois (Cook County), and one branch in Skokie, Illinois (Cook County). The Highland Park office is located in a middle-income geography, the Northbrook branch in upper-income geography, and the Skokie branch is in a moderate-income geography. All offices are located within 15 miles of one another. In addition, FBC operates a loan production office (LPO) in Westchester, Illinois, which focuses on the origination of commercial loans and is located approximately 25 miles south of the main office.

FBC is primarily a commercial lender, with an emphasis on commercial lease financing and commercial real estate lending. The commercial lease financing product finances leases provided to companies through third-party lessors across the nation, typically for items such as office equipment. By nature, the lessors are not small businesses nor are the lessees, though most of the lease loans are for amounts of $1.0 million or less.

In addition, FBC offers traditional commercial equipment loans and lines of credit, and a range of consumer credit products including home equity lines of credit and consumer installment loans. Home mortgage lending is primarily for multifamily dwellings. The vast majority of the 1-4 family residential loans are for nonowner-occupied investor properties. Deposit products consist of an array of checking, savings, money market, and certificate of deposit accounts. FBC also offers online banking, automated telephone banking, access to ATMs, and drive-through facilities at all office locations. FBC has developed and offered retail deposit account products that focus on the needs of low- and moderate-income people.

According to the June 30, 2025, Consolidated Reports of Condition and Income (Call Report), FBC reported total assets of $2.0 billion, total loans of $1.4 billion, and total deposits of $1.6 billion. As of June 30, 2025, FBC's net loan-to-deposit ratio was 84.1 percent, and its net loan-to-asset ratio was 67.2 percent. Additionally, the bank's investment portfolio totaled $450 million, which represents 22.2 percent of total assets.

FBC experienced modest declines in both assets and loans, though a small increase in deposits since the previous CRA evaluation. Total assets decreased by $30.2 million, or 1.5 percent, and total loans decreased by $46.3 million, or 3.3 percent. Loan growth by dollar volume has been primarily in commercial real estate lending which increased 7.1 percent. All other loan types were either flat or experienced modest declines.

Loan Portfolio as of June 30, 2025		
Loan Category	**$(000s)**	**%**
Construction and Land Development	114,218	8.3
1-4 Family Residential	54,205	4.0
Multifamily (5 or more) Residential	348,285	25.4
Commercial Real Estate	220,660	16.1
Total Real Estate Loans	**737,368**	**53.7**
Commercial and Industrial	633,212	46.2
Consumer Purpose	1,334	0.1
Other Loans	36	< .1
Total Loans	**1,371,950**	**100.0**
**Source: June 30, 2025, call report, Columns may not add to 100% due to rounding*		

Examiners did not identify any financial or other legal impediments that hinder the bank's ability to provide credit within its AA.

DESCRIPTION OF ASSESSMENT AREAS

The CRA requires each financial institution to define one or more AAs within which its CRA performance will be evaluated. FBC has designated a single AA that includes all of Cook County, Illinois, located within the Chicago-Naperville-Evanston, Illinois Metropolitan Division (Chicago MD) and all of Lake County, Illinois, located within the Lake County, Illinois Metropolitan Division (Lake County MD). Both MDs are part of the Chicago- Naperville-Elgin Metropolitan Statistical Area (MSA). The AA is consistent with the requirements of the CRA.

Economic and Demographic Data

The AA includes all 1,492 census tracts in Cook and Lake Counties. These tracts reflect the following income designations according to 2020 U.S. Census data:

- 239 (16.0 percent) low-income tracts,
- 383 (25.7 percent) moderate-income tracts,
- 418 (28.0 percent) middle-income tracts,
- 433 (29.0 percent) upper-income tracts, and
- 19 (1.3 percent) census tracts with no income designation.

The following table reflects lower levels of owner-occupied housing units in low- and moderate-income geographies (29.2 percent) within the AA and higher concentrations of rental units (47.5 percent). This data highlights some obstacles financial institutions might face in originating home mortgage loans in these geographies.

According to the 2024 D&B data, 685,750 businesses operated in the AA. The following table shows only 7.2 percent of the businesses are located in low-income census tracts and 19.6 percent are in moderate-income census tracts. The analysis under the Geographic Distribution criterion

compares the distribution of small business loans by geography to the percentage of businesses located in each geography. This data highlights some of the challenges financial institutions face in originating small business loans in these geographies.

The following table illustrates select demographic characteristics of the AA.

Demographic Information of the Assessment Area						
Demographic Characteristics	**#**	**Low % of #**	**Moderate % of #**	**Middle % of #**	**Upper % of #**	**N/A* % of #**
Geographies (Census Tracts)	1,492	16.0	25.7	28.0	29.0	1.3
Population by Geography	5,989,883	12.6	26.4	30.5	29.8	0.6
Housing Units by Geography	2,463,170	12.7	25.1	30.1	31.5	0.6
Owner-Occupied Units by Geography	1,322,830	6.8	22.4	34.5	36.1	0.3
Occupied Rental Units by Geography	917,328	18.8	28.7	25.6	26.0	1.0
Vacant Units by Geography	223,012	23.1	26.7	22.4	26.9	0.8
Businesses by Geography	685,750	7.2	19.6	28.8	43.8	0.6
Farms by Geography	1,839	4.1	11.4	24.7	59.5	0.3
Family Distribution by Income Level	1,363,758	26.5	17.0	18.4	38.1	0.0
Household Distribution by Income Level	2,240,158	28.4	15.7	16.5	39.4	0.0
Median Family Income MD - 16984 Chicago-Naperville-Schaumburg, IL MD Median Family Income MD - 29404 Lake County, IL MD		$92,622 $112,326	Median Housing Value			$ 288,841
			Median Gross Rent			$1,232
			Families Below Poverty Level			9.5%

Source: 2020 Census And 2024 D&B Data (*) The NA category consists of geographies that have Not been assigned an income classification. Due to rounding, totals may not equal 100%.

The analysis of small business loans under the Borrower Profile criterion compares the distribution of businesses by gross annual revenues (GARs). The GARs of businesses operating in the AA in 2024 are as follows:

- 90.2 percent report $1.0 million or less,
- 3.4 percent report greater than $1 million, and
- 6.5 percent did not report revenues to D&B.

Service industries represent the largest portion of businesses in the AA at 38.1 percent; followed by retail trade (5.7 percent); finance, insurance, and real estate (5.6 percent); construction (5.6 percent); and transportation and communication (5.0 percent). In addition, 60.9 percent of

businesses have four or fewer employees, and 93.1 percent operate from a single location.

Data obtained from the U.S. Bureau of Labor Statistics reflect that the 2024 year-end unemployment rate was 5.0 percent for the State of Illinois. The unemployment rates for Cook and Lake Counties were 5.4 percent and 4.0 percent, respectively. These unemployment rates reflect a nominal change from the previous evaluation when the 2022 year-end unemployment rates were 4.4 percent for Illinois, 4.9 percent for Cook County and 4.6 percent for Lake County.

Competition

FBC's AA is highly competitive in the market for financial services. Data from the FDIC Deposit Market Share Report as of June 30, 2025, shows 1,281 offices of 100 financial institutions operating within the AA. FBC maintains a 0.3 percent deposit market share in the AA, ranking 28th among all institutions. Larger national financial institutions operating offices within the AA hold the majority of the market share.

Aggregate small business lending data provides insight into the level of demand for small business loans within the AA. Aggregate lending data for 2023 (most recent available) shows 226 lenders reported 166,240 small business loan originations, indicating a high degree of competition for this loan product. FBC ranked 65th, capturing less than 0.1 percent of the market share.

Additionally, a high level of competition in the AA exists for home mortgage loans among banks, credit unions, and non-depositor mortgage lenders. According to the 2024 (most recent available) aggregate data for non-owner-occupied loans, 402 lenders reported 8,302 home mortgage originations. FBC ranked 165th, capturing 0.1 percent of the market share by number. Examiners compared the bank's home mortgage market share to only non-owner-occupied lending as FBC does not typically originate owner-occupied home mortgage loans.

Community Contacts

Examiners reviewed two recent community contacts and conducted a new contact with nonprofit organizations focusing on small business and affordable housing needs to identify and understand the credit and community development needs of the AA. The information helps examiners determine area needs and whether local financial institutions are responsive to these needs. The community contact interviewees are representatives in the AA and are not affiliated with the bank. The contacts stated that needs exist for increased access to affordable housing and home mortgage loans (including rehabilitation loans), as well as a need for small business loans under $100,000, start-up capital, and financial education for entrepreneurs and individuals. One of the contacts further noted that there is a need for at least another 20,000 additional housing units, in addition to the number of units expected to be constructed in Lake County, to support job growth in the county.

Credit and Community Development Needs and Opportunities

Considering the information from the community contacts, discussions with management, and demographic data, examiners determined that there are credit and community development needs for affordable housing, small business lending, and financial literacy for small businesses and persons in the AA. The relatively high level of low- and moderate-income families along with the percentage of businesses with revenues of $1.0 million or less is reflective of these credit and service needs.

The AA provides numerous opportunities for involvement in community development activities. The Chicago metropolitan area contains empowerment zones and tax increment financing districts that are designated by local or state government entities for revitalization, stabilization, or economic development. These areas were established to stimulate economic activities that include job preservation and creation, and business and residential development. Additionally, the State of Illinois and local community organizations sponsor various programs to support affordable housing and small business lending initiatives.

SCOPE OF EVALUATION

General Information

This evaluation covers the period from the previous evaluation dated February 21, 2023, to the current evaluation dated October 27, 2025. Examiners used the Interagency Large Bank CRA Examination Procedures to evaluate FBC's CRA performance. These procedures include three tests: the Lending Test, Investment Test, and Service Test, as detailed in the Appendix.

The bank's overall rating is determined by using a points system as defined in the CRA regulation. Banks must achieve at least a Low Satisfactory rating under the Lending Test to obtain an overall Satisfactory rating.

Examiners relied upon records provided by the bank, 2020 U.S. Census data, D&B demographic data, community contacts, and loan information reported under Home Mortgage Disclosure Act (HMDA) and CRA. FBC's CRA performance was analyzed in relation to the bank's performance context, which includes (but is not limited to) bank size and structure, financial condition, loan mix, resources, limitations, AA demographics, economic factors, competition, loan demand, and available opportunities. Examiners used information obtained from community contact interviews to help establish the performance context for this CRA evaluation.

Activities Reviewed

FBC's CRA performance is based on an analysis of the universe of small business loans and leases and non-owner occupied (including multifamily) home mortgage loans. Small farm lending was not evaluated as FBC does not originate such loans and consumer loans were not reviewed, as the volume is nominal. The universe of small business loans reported by the bank pursuant to the CRA data collection reporting requirements during the review period in 2023 and 2024 were reviewed.

FCB originated 296 small business loans totaling $83.6 million in 2023, and 179 loans totaling $61.9 million in 2024. FBC's performance was compared to aggregate CRA Small Business data.

Home mortgage loans subject to HMDA reporting requirements were reviewed for 2023 and 2024. During the review period, FBC originated five home mortgage loans totaling $10.5 million in 2023 and nine loans totaling $20.1 million in 2024. However, during the review period, all but one of the 14 total reported home mortgage loans were investment properties. Given the lack of reported income for investment properties, only the geographic distribution was considered when analyzing home mortgage loan performance. Conclusions for borrower distribution considered only small business loans. In addition, given that all but one of the home mortgage loans is owner-occupied, FBC's performance was compared to aggregate non-owner-occupied data.

Given the volume of small business loans originated and the bank's business focus, small business loans received more weight when drawing conclusions. Further, while both number and dollar volume of loans were considered, discussion of the bank's performance is limited to loans by number, as performance by dollar volume did not lead to different conclusions or noticeable trends. Lastly, as aggregate data for both small business loans and home mortgage loans is a better measure of actual demand for loans, discussions of FBC's geographic and borrower performance will be limited to comparisons to aggregate performance.

As discussed in the Description of Institution section, FBC's small business lending includes both traditional business loans as well as loans to leasing companies that finance commercial leases provided to companies throughout the United States. As the vast majority of these lease financing loans are originated to companies outside of the bank's AA and focus on leases to larger investment grade companies, information within the Assessment Area Concentration, Geographic Distribution, and Borrower Distribution sections is presented both on a combined and separate basis.

The evaluation includes community development loans, qualified investments, and services, initiated or maintained since the previous CRA evaluation. Investments that were made before the prior evaluation and that remain outstanding are included at the current book values as prior period investments. Examiners evaluated the quantitative levels of community development loans, investments, and services based on the financial capacity of FBC, as well as the qualitative impact to the AA.

Finally, examiners reviewed delivery systems for providing retail banking services and retail banking products and services targeted toward low- and moderate -income individuals or small businesses.

CONCLUSIONS ON PERFORMANCE CRITERIA

LENDING TEST

The Lending Test rating is "Low Satisfactory". FBC's lending performance evidences adequate responsiveness to the credit needs in the AA. This rating is derived after considering the following factors: adequate overall lending levels; an adequate percentage of loans made in the AA; adequate

geographic distribution of loans; poor loan distribution by borrower profile; limited use of innovative or flexible lending practices; and a leader in providing community development loans.

Lending Activity

Lending levels reflect adequate responsiveness to AA credit needs. The number and dollar volume of loans originated during the review period were reviewed. Examiners also reviewed market share reports, aggregate lending data, and demographic data for primary loan products to determine the bank's level of lending. Market share reports provide greater context regarding competitive factors and the effects of the interest rate environment. Deposit market share data is reviewed to gain perspective on a bank's presence in a community.

According to 2025 FDIC Summary of Deposit data, FBC maintains a deposit market share that ranks 28th of 100 financial institutions. This places FBC in the 72nd percentile. Based on 2023 CRA small business data and 2024 aggregate HMDA (for non-owner-occupied loans), FBC's small business lending was 65th of 226 lenders (71st percentile) and non-owner-occupied home mortgage market share by dollar is in the 59th percentile (165th of 402). Both of these are generally consistent with the bank's deposit market share, which supports the conclusion that the bank's lending levels are adequate.

During the review period, FBC originated 475 small business loans totaling approximately $145.5 million and 14 home mortgage loans totaling approximately $30.5 million.

FBC has maintained an average net loan-to-deposit (NLTD) ratio of 83.8 percent for the previous 10 quarters since the previous evaluation, which is indicative of a high level of loans in relation to the available deposits to fund loans. FBC's NLTD was compared to three similarly situated institutions, which were selected based on similar asset size, loan concentrations, and complexity of operations. The average NLTD ratios of these institutions during the same 10-quarter period were 79.4 percent and ranged from 69.8 percent to 91.7 percent. The bank's ratio is consistent with the similarly situated banks.

Assessment Area Concentration

An adequate percentage of FBC's small business, lease loans, and home mortgage loans by both number and dollar are originated in the AA. While a majority of home mortgage and small business loans are in the AA, the lease loans represent the significant portion of the bank's lending which focuses on providing loans to companies throughout the United States.

However, these three loan products do not represent the entirety of the bank's lending. Considering the bank's community development lending, and excluding certain multifamily loans already considered with the home mortgage loans, 37 community development loans for $85 million were originated in the AA, while two community development loans totaling $28 million were originated outside the AA. When considering this with the home mortgage, small businesses, and lease loans, by dollars, $147 million of all loans were originated with the AA and $142 million were originated outside the AA.

Lending Inside and Outside of the Assessment Area										
Loan Category	**Number of Loans**				**Total #**	**Dollar Amount of Loans $(000)**				**Total $(000)**
	Inside		**Outside**			**Inside**		**Outside**		
	#	**%**	**#**	**%**		**$**	**%**	**$**	**%**	
Home Mortgage										
2023	5	100.0	0	0.0	5	10,481	100.0	0	0.0	10,481
2024	8	88.9	1	11.1	9	14,066	70.1	6,000	29.9	20,066
Subtotal	**13**	**92.9**	**1**	**7.1**	**14**	**24,547**	**80.4**	**6,000**	**19.6**	**30,547**
Small Business										
2023	29	93.5	2	6.5	31	11,765	91.0	1,161	9.0	12,926
2024	25	78.1	7	21.9	32	10,721	75.3	3,525	24.7	14,246
Subtotal	**54**	**85.7**	**9**	**14.3**	**63**	**22,486**	**82.8**	**4,686**	**17.2**	**27,172**
Lease Loans										
2023	19	7.2	246	92.8	265	8,005	11.3	62,664	**88.7**	**70,669**
2024	14	9.5	133	90.5	147	6,822	14.3	40,843	**85.7**	**47,665**
Subtotal	**33**	**8.0**	**379**	**92.0**	**412**	**14,827**	**12.5**	**103,507**	**87.5**	**118,334**
Total	**100**	**20.4**	**389**	**79.6**	**489**	**61,860**	**35.1**	**114,193**	**64.9**	**176,053**
Source: Imported Bank Data. Due to rounding, totals may not equal 100.0%.										

Geographic Distribution

The geographic distribution loans reflect adequate penetration throughout the assessment area. This conclusion is based on adequate performance in small business and adequate performance in home mortgage lending. Examiners applied more weight to FBC's small business performance.

Small Business Loans

Overall, the distribution of small business loans is adequate. As noted in the tables below, FBC's 2023 performance in low-income tracts exceeds the aggregate and performance increases as a percentage of total loans in 2024. When considering only the traditional small business loans performance remains strong as FBC's performance is approximately twice the aggregate and demographic. Overall, performance in low-income tracts is good.

In moderate-income tracts, FBC's 2023 performance trails aggregate, though as with low-income tracts increases as a percentage of loans in 2024. Despite the increase, performance in moderate-income tracts is poor. Further, when considering only traditional small business loans, as the lease financing loans are not marketed to small businesses, performance in low-income tracts remains good, though remains weak in moderate-income tracts.

It should be noted that a significant portion of the low- and moderate-income tracts are located in southern Cook County more than 20 miles from the nearest FBC location and there are numerous offices of other banks between those LMI (low- and moderate income) areas. Considering the bank's good performance in low-income tracts, weak performance in moderate-income tracts, and the proximity of a significant portion of LMI tracts to the bank's offices, overall geographic distribution is adequate.

Geographic Distribution of Small Business and Lease Loans						
Tract Income Level	**% of Businesses**	**CRA Aggregate % of #**	**#**	**%**	**$(000s)**	**%**
Low						
2023	7.4	6.0	4	8.3	2,500	12.7
2024	7.2	--	4	10.3	1,998	11.4
Moderate						
2023	19.4	18.9	2	4.2	700	3.5
2024	19.6	--	3	7.7	1,644	9.4
Middle						
2023	28.8	31.8	11	22.9	5,413	27.4
2024	28.8	--	8	20.5	4,126	23.5
Upper						
2023	43.7	42.8	31	64.6	11,157	56.4
2024	43.8	--	24	61.5	9,775	55.7
NA						
2023	0.6	0.5	0	0.0	0	0.0
2024	0.6	--	0	0.0	0	0.0
Total						
2023	**100.0**	**100.0**	**48**	**100.0**	**19,770**	**100.0**
2024	**100.0**	**--**	**39**	**100.0**	**17,543**	**100.0**

Source: 2024, 2023 D&B Data; Bank Data; 2023 CRA Aggregate Data; "--" data not available.
Due to rounding, totals may not equal 100.0%.

Geographic Distribution of Small Business Loans (only)						
Tract Income Level	**% of Businesses**	**CRA Aggregate % of #**	**#**	**%**	**$(000s)**	**%**
Low						
2023	7.4	6.0	4	13.8	2,500	21.2
2024	7.2	--	4	16.0	1,998	18.6
Moderate						
2023	19.4	18.9	2	6.9	700	5.9
2024	19.6	--	3	12.0	1,644	15.3
Middle						
2023	28.8	31.8	8	27.6	3,630	30.9
2024	28.8	--	6	24.0	3,675	34.3
Upper						
2023	43.7	42.8	15	51.7	4,935	41.9
2024	43.8	--	12	48.0	3,404	31.8
NA						
2023	0.6	0.5	0	0.0	0	0.0
2024	0.6	--	0	0.0	0	0.0
Total						
2023	**100.0**	**100.0**	**29**	**100.0**	**11,765**	**100.0**
2024	**100.0**	**--**	**25**	**100.0**	**10,721**	**100.0**
Source: 2024, 2023 D&B Data; Bank Data; 2023 CRA Aggregate Data; "--" data not available. *Due to rounding, totals may not equal 100.0%.*						

Home Mortgage Loans

The geographic distribution of home mortgage loans reflects adequate dispersion. In 2023, FBC originated just one loan in a low-income tract and in 2024 FBC originated just one loan in a moderate-income tract. The vast majority of loans were originated in middle and upper-income tracts. However, in addition to loans reported on the HMDA-LAR, FBC has originated additional, non-reportable loans that support LMI areas and the affordable housing needs of local communities. In 2023, FBC originated two loans in moderate tracts that supported 537 units. In 2024, FBC originated one loan in a low tract that provided 29 affordable and three loans in moderate tracts that supported 541 units. Considering these additional loans supporting LMI areas and affordable housing needs, overall, the geographic distribution of home mortgage loans is adequate. The table below provides details.

Geographic Distribution of Home Mortgage Loans						
Tract Income Level	**% of Occupied Rental Units**	**HMDA Aggregate % of #**	**#**	**%**	**$(000s)**	**%**
Low						
2023	18.2	17.9	1	25.0	1,838	18.1
2024	18.8	17.2	0	0.0	0	0.0
Moderate						
2023	28.7	31.1	0	0.0	0	0.0
2024	28.7	29.4	1	12.5	73	0.5
Middle						
2023	26.0	27.0	0	0.0	0	0.0
2024	25.6	27.9	1	12.5	584	4.2
Upper						
2023	26.1	23.4	3	75.0	8,316	81.9
2024	26.0	25.1	6	75.0	13,409	95.3
NA						
2023	1.0	0.5	0	0.0	0	0.0
2024	1.0	0.5	0	0.0	0	0.0
Total						
2023	**100.0**	**100.0**	**4**	**100.0**	**10,154**	**100.0**
2024	**100.0**	**100.0**	**8**	**100.0**	**14,066**	**100.0**
Source: 2020 Census; Imported Bank Data; 2024, 2023 HMDA Aggregate Data; HMDA Filters: Occupancy Type=Investment Property. Due to rounding, totals may not equal 100.0%.						

Borrower Profile

The distribution of loans to borrowers reflects, given the product lines offered by the institution, poor penetration. No conclusions were drawn regarding home mortgage lending given that a significant majority of the loans originated were to those with an income designation of not applicable (NA) which is typical for investment purpose and multifamily home mortgage loans.

Small Business Leding

As noted in the tables below, FBC's small business performance significantly trails the CRA aggregate performance as well as the demographic data. FBC's performance improves when considering only traditional small business loans; however, it remains significantly below aggregate. The tables below provide details on the bank's small business lending overall and for traditional small business loans only.

Distribution of Small Business and Lease Loans by Gross Annual Revenue Category						
Gross Revenue Level	**% of Businesses**	**CRA Aggregate % of #**	**#**	**%**	**$(000s)**	**%**
<= $1,000,000						
2023	90.5	57.0	8	16.7	2,269	11.5
2024	90.2	--	8	20.5	2,173	12.4
> $1,000,000						
2023	3.5	--	34	70.8	13,330	67.4
2024	3.4	--	24	61.5	11,882	67.7
Revenue Not Available						
2023	6.0	--	6	12.5	4,171	21.1
2024	6.5	--	7	18.0	3,488	19.9
Total						
2023	**100.0**	**100.0**	**48**	**100.0**	**19,770**	**100.0**
2024	**100.0**	**--**	**39**	**100.0**	**17,543**	**100.0**
Source: 2024, 2023 D&B Data; Bank Data; 2023 CRA Aggregate Data; "--" data not available. *Due to rounding, totals may not equal 100.0%.*						

Distribution of Small Business Loans by Gross Annual Revenue Category						
Gross Revenue Level	**% of Businesses**	**CRA Aggregate % of #**	**#**	**%**	**$(000s)**	**%**
<= $1,000,000						
2023	90.5	57.0	8	27.6	2,269	19.3
2024	90.2	--	8	32.0	2,173	20.3
> $1,000,000						
2023	3.5	--	15	51.7	5,325	45.3
2024	3.4	--	10	40.0	5,060	47.2
Revenue Not Available						
2023	6.0	--	6	20.7	4,171	35.5
2024	6.5	--	7	28.0	3,488	32.5
Total						
2023	**100.0**	**100.0**	**29**	**100.0**	**11,765**	**100.0**
2024	**100.0**	**--**	**25**	**100.0**	**10,721**	**100.0**
Source: 2024, 2023 D&B Data; Bank Data; 2023 CRA Aggregate Data; "--" data not available. *Due to rounding, totals may not equal 100.0%.*						

Aggregate performance represents all lenders, and includes various types of commercial lending products, including credit cards, that many banks do not offer, and also includes the performance of banks significantly larger than FBC. Examiners will frequently look at a smaller subset of reporting banks that have similar products and similar asset size (SSBs). Examiners reviewed 2023 performance of five banks recently examined for CRA that examiners determined to be SSBs to FBC. This group of banks collectively originated 42.1 percent of their loans to businesses with

revenues of $1 million or less with a range from a low of 22.6 percent to a high of 58.4 percent. The performance of the bank at 22.6 percent was considered poor, while the others performance was adequate. Given that FBC's performance trails the SSB average and is consistent with the bank assessed as poor, FBC's distribution of small business loans is poor.

Innovative or Flexible Lending Practices

FBC makes limited use of innovative and/or flexible lending practices to serve its AA's credit needs. During the review period the bank partnered with the Community Partners for Affordable Housing for the Critical Home Repair Program. FBC has also partnered and arranged two Small Business Administration (SBA) 504 loans.

Community Development Loans

FBC is a leader in making community development loans in the AA. FBC's community development lending initiatives include affordable housing, economic development, community services, and revitalization and stabilization of low- or moderate-income geographies. The bank's loans are responsive to area credit and community development needs. FBC originated 47 community development loans totaling $134.7 million, which accounts for 10.0 percent of average net loans. This includes three loans totaling $28 million made outside of the AA in the greater statewide or regional area. These loans were considered as the bank's performance in the AA was responsive to AA community development needs. The bank's performance represents an increase in dollars compared to the 55 community development loans totaling approximately $99.5 million (7.3 percent of average net loans) during the prior evaluation period.

Examiners compared FBC's performance to the performance of three other SSBs in the AA. The SSBs consist of banks that operate in the AA and are of similar size and business focus. These banks had CD loans to average loans ratios of 4.4 percent, 6.1 percent, and 6.9 percent of average net loans. FBC's performance exceeded all three of these institutions. Two of the three SSB's had high satisfactory performance and the lowest was low satisfactory. The following table details FBC's community development loans.

Community Development Lending										
Activity Year	**Affordable Housing**		**Community Services**		**Economic Development**		**Revitalize or Stabilize**		**Totals**	
	#	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**
2023	4	27,113	4	5,108	1	75	-	-	**9**	**32,296**
2024	10	23,153	5	1,350	1	58	1	22,000	**17**	**46,561**
YTD 2025	14	51,347	5	1,425	2	3,116	-	-	**21**	**55,888**
Total	**28**	**101,613**	**14**	**7,883**	**4**	**3,249**	**1**	**22,000**	**47**	**134,745**
Source: Bank Data										

The following are notable examples of FBC's community development loans:

- The 28 affordable housing loans supported the creation or retention of 809 affordable housing units. In addition, FBC committed $8.1 million to a loan pool that provides loans for the acquisition and rehabilitation of affordable housing units throughout the AA.
- A $3.7 million loan to help support a mental health service nonprofit that serves majority LMI individuals.
- Two loans totaling $3.1 million to help provide capital to assist with expansion to a business located in a low-income tract.

INVESTMENT TEST

FBC's investment performance is Low Satisfactory given the community needs; the bank's financial capacity and business focus; investment and grant activities; and availability of investment opportunities. The Investment Test evaluates the bank's record of helping to meet the credit needs of its AA through qualified investments that benefit its AA or a broader statewide or regional area that includes the bank's AA.

Investment and Grant Activity

The institution has an adequate level of qualified community development investments and grants, although rarely in a leadership position. FBC made 414 qualified donations and grants totaling $1.1 million and funded 62 qualified investments totaling $17.0 million during the review period. The total qualified investments, donations, and grants represent 3.9 percent of total securities and 9.4 percent of equity capital as of June 30, 2025. This level is similar in dollars but a lower percentage of total investments from the prior examination when FBC reported $16.5 million or 5.2 percent of average total securities and 9.6 percent of equity capital. This level of investment is consistent with three other SSBs in the AA, which had qualified investments to average equity capital ratios of 10.0 percent, 10.1 percent, and 15.4 percent. Of the comparable institutions, one was rated low satisfactory, while the others received high satisfactory ratings at their most recent examinations. The table below provides details of the investments by year and type.

Qualified Investments										
Activity Year	**Affordable Housing**		**Community Services**		**Economic Development**		**Revitalize or Stabilize**		**Totals**	
	#	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**
Prior Period	27	5,761	18	5,658	2	1,050	-	-	**47**	**12.469**
2023	-	-	-	-	1	1,000	5	1,245	**6**	**2,245**
2024	-	-	-	-	-	-	6	1,495	**6**	**1,495**
YTD 2025	-	-	-	-	-	-	3	745	**3**	**745**
Subtotal	**27**	**5,761**	**18**	**5,658**	**3**	**2,050**	**14**	**3,485**	**62**	**16,954**
Qualified Grants & Donations	19	117	388	987	4	7	3	8	**414**	**1,119**
Total	**46**	**5,878**	**406**	**6,645**	**7**	**2,057**	**17**	**3,493**	**476**	**18,073**
Source: Bank Data										

The following are notable examples of FBC's qualified investments, grants, and donations during the evaluation period:

- Fourteen investments in municipal school bonds to Illinois schools that primarily serve LMI students in the AA totaling $4.9 million.
- Six CD investments into CDFI and minority banks in the AA.
- Four equity security investments to entities that support small business owners in the AA.
- Three EQ2 investments totaling $200,000 supporting lending efforts of a woman owned bank and two CDFI's.

During the evaluation period, FBC made a significant amount of donations to various groups within their AA. The bank's total donations are equivalent to 41.6 percent of total net income over the previous ten quarters.

Responsiveness to Credit and Community Development Needs

FBC exhibits good responsiveness to the credit and community development needs of the AA. As stated previously, identified AA needs include affordable housing and loans for small businesses. A significant portion of FBC's investments support both needs. In addition, the bank's $75,000 equity investment in a fund that provides small dollar loans to individuals experiencing financial or medical emergencies as an affordable alternative to payday loans supported the fund's ability to originate 149 loans totaling nearly $325,000 to residents of Lake and Cook counties.

Community Development Initiatives

FBC made occasional use of innovative or complex investments to support community development initiatives. FBC partnered with a local affordable housing organization to establish an Individual Development Account (IDA) Home Repair Savings program in which participant dollars are matched by the bank, up to $500 per year for three years, for use on repairs to homes purchased through assistance by the organization. FBC provided $7,490 in matching funds to eight accounts during the review period.

SERVICE TEST

FBC Service performance is Outstanding. Examiners considered FBC's availability of delivery systems, changes in branch locations, reasonableness of hours and services, and providing community development services throughout the AA.

Accessibility of Delivery Systems

Delivery systems are accessible to essentially all portions of the AA. FBC operates three offices; one is located in a middle-income census tract, another in an upper-income tract, and the third in a moderate-income tract. FBC also provides banking services through online banking and bill pay, telephone banking, mobile deposit, and 24-hour ATMs at all office locations. FBC's alternate delivery systems are consistent with those offered by other area financial institutions.

Changes in Branch Locations

FBC has not opened or closed any branches during the review period; therefore, this criterion does not affect the rating.

Reasonableness of Business Hours and Services

Services are tailored to the convenience and needs of the assessment area, particularly low- and moderate-income geographies and/or individuals. All offices have 24-hour deposit-taking ATMs and lobby hours from 8:30am to 5:00pm Monday through Friday. Drive-up facilities are located at the Highland Park and Northbrook branches. Saturday lobby hours are only available at the Highland Park branch. While services offered vary slightly at the three branch locations, the variances do not inconvenience low- or moderate-income people or small businesses.

In addition to products typically offered by financial institutions, FBC offers both deposit and loan products that assist low- and moderate-income individuals. As mentioned in the Investment Test section, FBC has partnered with a local affordable housing organization to provide IDA accounts to assist low- and moderate-income individuals save for home repairs. FBC will match amounts deposited into accounts up to $500 per year for three years. During the evaluation period, FBC opened seven accounts in which the customers saved a combined $15,057 to which FBC provided an additional $7,490 in matching funds.

Additionally, based on feedback from the bank's Community Advisory Board, FBC applied for and recently received Bank On certification for a new checking account, the All-Star eBanking checking account. The certification is provided by the national Cities For Financial Empowerment Fund. The account has no monthly fees, no overdrafts or overdraft fees, and no minimum balance requirement. The account offers online bill pay, mobile banking access, account alerts, person-to-person payments, and provides a $25 credit when direct deposit is established.

Further, as noted in the Investments section, FBC has provided an equity investment and partnered with the Capital Good Fund to provide small dollar short-term loans to cover unexpected bills. The bank provides a link on its website for customers to obtain information and apply for these small dollar loans which serve as a lower cost alternative to payday loans.

Community Development Services

FBC is a leader in providing community development services. During the evaluation period, bank employees, management, and Board members supported 79 organizations providing 7,902 service hours, approximately 54 hours per employee. This represents a small increase from the previous evaluation where bank employees supported 71 organizations providing 7,357 hours, 50 hours per employee. The services qualify for consideration as they use the individuals' financial expertise in serving on Boards of Directors, finance committees, fundraising committees, and planning committees for numerous organizations, including organizations that serve low- and moderate-income individuals or support affordable housing in the AA. Additionally, FBC's volume of

services significantly exceeded the level of services provided by SSBs in the AA, demonstrating a continuing commitment to serving its AA.

Community Development Services (Hours)					
Activity Year	**Affordable Housing**	**Community Service**	**Economic Development**	**Revitalize/Stabilize**	**Totals**
2023	51	2,602	189	-	2,842
2024	72	2,582	214	-	2,868
YTD 2025	57	1,981	154	-	2,192
Totals	**180**	**7,165**	**557**	**-**	**7,902**
Source: Bank Records					

FBC demonstrates innovative responsiveness to the needs of its community and has actively sought out opportunities to provide community development services targeted to LMI individuals. The following are notable examples of employee involvement:

- One board member provided 2,629 hours of community development service over the review period to a non-profit that provides support to the underserved Jewish community.
- Seventeen bank personnel provided 218 hours of community development service to a non-profit dedicated to mentoring low-income, first-generation college students.
- Seven bank personnel provided 205 hours of community development service to an organization dedicated to providing grant money to non-profit organizations that serve LMI individuals in their community.
- Three bank personnel provided 299 hours of tax preparation and e-filing services for low-income Chicago-area taxpayers.

DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

FBC's compliance with the laws relating to discrimination and other illegal credit practices was reviewed, including the Equal Credit Opportunity and Fair Housing Acts. Examiners did not identify any discriminatory or other illegal credit practices; therefore, this consideration did not affect the institution's overall CRA rating.

APPENDICES

LARGE BANK PERFORMANCE CRITERIA

Lending Test

The Lending Test evaluates the bank's record of helping to meet the credit needs of its assessment area(s) through its lending activities by considering a bank's home mortgage, small business, small farm, and community development lending. If consumer lending constitutes a substantial majority of a bank's business, the FDIC will evaluate the bank's consumer lending in one or more of the following categories: motor vehicle, credit card, other secured, and other unsecured. The bank's lending performance is evaluated pursuant to the following criteria:

1) The number and amount of the bank's home mortgage, small business, small farm, and consumer loans, if applicable, in the bank's assessment area;
2) The geographic distribution of the bank's home mortgage, small business, small farm, and consumer loans, if applicable, based on the loan location, including:
    i. The proportion of the bank's lending in the bank's assessment area(s);
    ii. The dispersion of lending in the bank's assessment areas(s); and
    iii. The number and amount of loans in low-, moderate-, middle- and upper-income geographies in the bank's assessment area(s);
3) The distribution, particularly in the bank's assessment area(s), of the bank's home mortgage, small business, small farm, and consumer loans, if applicable, based on borrower characteristics, including the number and amount of:
    i. Home mortgage loans low-, moderate-, middle- and upper-income individuals
    ii. Small business and small farm loans to businesses and farms with gross annual revenues of $1 million or less;
    iii. Small business and small farm loans by loan amount at origination; and
    iv. Consumer loans, if applicable, to low-, moderate-, middle- and upper-income individuals;
4) The bank's community development lending, including the number and amount of community development loans, and their complexity and innovativeness; and
5) The bank's use of innovative or flexible lending practices in a safe and sound manner to address the credit needs of low- and moderate-income individuals or geographies.

Investment Test

The Investment Test evaluates the institution's record of helping to meet the credit needs of its assessment area(s) through qualified investments that benefit its assessment area(s) or a broader statewide or regional area that includes the bank's assessment area(s). Activities considered under the Lending or Service Test may not be considered under the investment test. The bank's investment performance is evaluated pursuant to the following criteria:

1) The dollar amount of qualified investments;
2) The innovativeness or complexity of qualified investments;
3) The responsiveness of qualified investments to available opportunities; and
4) The degree to which qualified investments are not routinely provided by private investors.

Service Test

The Service Test evaluates the bank's record of helping to meet the credit needs of its assessment area(s) by analyzing both the availability and effectiveness of the bank's systems for delivering retail banking services and the extent and innovativeness of its community development services.

The bank's retail banking services are evaluated pursuant to the following criteria:

1) The current distribution of the bank's branches among low-, moderate-, middle-, and upper-income geographies;
2) In the context of its current distribution of the bank's branches, the bank's record of opening and closing branches, particularly branches located in low- or moderate-income geographies or primarily serving low- or moderate-income individuals;
3) The availability and effectiveness of alternative systems for delivering retail banking services (*e.g.,* RSFs, RSFs not owned or operated by or exclusively for the bank, banking by telephone or computer, loan production offices, and bank-at-work or bank-by-mail programs) in low- and moderate-income geographies and to low- and moderate-income individuals; and
4) The range of services provided in low-, moderate-, middle-, and upper-income geographies and the degree to which the services are tailored to meet the needs of those geographies.

The bank's community development services are evaluated pursuant to the following criteria:

1) The extent to which the bank provides community development services; and
2) The innovativeness and responsiveness of community development services.

GLOSSARY

Aggregate Lending: The number of loans originated and purchased by all reporting lenders in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the metropolitan area/assessment area.

American Community Survey (ACS): A nationwide United States Census survey that produces demographic, social, housing, and economic estimates in the form of five year estimates based on population thresholds.

Area Median Income: The median family income for the MSA, if a person or geography is located in an MSA; or the statewide nonmetropolitan median family income, if a person or geography is located outside an MSA.

Assessment Area: A geographic area delineated by the bank under the requirements of the Community Reinvestment Act.

Census Tract: A small, relatively permanent statistical subdivision of a county or equivalent entity. The primary purpose of census tracts is to provide a stable set of geographic units for the presentation of statistical data. Census tracts generally have a population size between 1,200 and 8,000 people, with an optimum size of 4,000 people. Census tract boundaries generally follow visible and identifiable features, but they may follow nonvisible legal boundaries in some instances. State and county boundaries always are census tract boundaries.

Combined Statistical Area (CSA): A combination of several adjacent metropolitan statistical areas or micropolitan statistical areas or a mix of the two, which are linked by economic ties.

Community Development: For loans, investments, and services to qualify as community development activities, their primary purpose must:

(1) Support affordable housing for low- and moderate-income individuals;
(2) Target community services toward low- and moderate-income individuals;
(3) Promote economic development by financing small businesses or farms; or
(4) Provide activities that revitalize or stabilize low- and moderate-income geographies, designated disaster areas, or distressed or underserved nonmetropolitan middle-income geographies.

Community Development Corporation (CDC): A CDC allows banks and holding companies to make equity type of investments in community development projects. Bank CDCs can develop innovative debt instruments or provide near-equity investments tailored to the development needs of the community. Bank CDCs are also tailored to their financial and marketing needs. A CDC may purchase, own, rehabilitate, construct, manage, and sell real property. Also, it may make equity or debt investments in development projects and in local businesses. The CDC activities are expected to directly benefit low- and moderate-income groups, and the investment dollars should not represent an undue risk on the banking organization.

Community Development Financial Institutions (CDFIs): CDFIs are private intermediaries (either for profit or nonprofit) with community development as their primary mission. A CDFI facilitates the flow of lending and investment capital into distressed communities and to individuals who have been unable to take advantage of the services offered by traditional financial institutions. Some basic types of CDFIs include community development banks, community development loan funds, community development credit unions, micro enterprise funds, and community development venture capital funds.

A certified CDFI must meet eligibility requirements. These requirements include the following:

- Having a primary mission of promoting community development;
- Serving an investment area or target population;
- Providing development services;
- Maintaining accountability to residents of its investment area or targeted population through representation on its governing board of directors, or by other means;
- Not constituting an agency or instrumentality of the United States, of any state or political subdivision of a state.

Community Development Loan: A loan that:

(1) Has as its primary purpose community development; and

(2) Except in the case of a wholesale or limited purpose bank:

(i) Has not been reported or collected by the bank or an affiliate for consideration in the bank's assessment area as a home mortgage, small business, small farm, or consumer loan, unless it is a multifamily dwelling loan (as described in Appendix A to Part 203 of this title); and

(ii) Benefits the bank's assessment area(s) or a broader statewide or regional area including the bank's assessment area(s).

Community Development Service: A service that:

(1) Has as its primary purpose community development;

(2) Is related to the provision of financial services; and

(3) Has not been considered in the evaluation of the bank's retail banking services under § 345.24(d).

Consumer Loan(s): A loan(s) to one or more individuals for household, family, or other personal expenditures. A consumer loan does not include a home mortgage, small business, or small farm loan. This definition includes the following categories: motor vehicle loans, credit card loans, home equity loans, other secured consumer loans, and other unsecured consumer loans.

Core Based Statistical Area (CBSA): The county or counties or equivalent entities associated with at least one core (urbanized area or urban cluster) of at least 10,000 population, plus adjacent counties having a high degree of social and economic integration with the core as measured through commuting ties with the counties associated with the core. Metropolitan and Micropolitan Statistical Areas are the two categories of CBSAs.

Distressed Middle-Income Nonmetropolitan Geographies: A nonmetropolitan middle-income geography will be designated as distressed if it is in a county that meets one or more of the following triggers:

(1) An unemployment rate of at least 1.5 times the national average;
(2) A poverty rate of 20 percent or more; or
(3) A population loss of 10 percent or more between the previous and most recent decennial census or a net migration loss of 5 percent or more over the 5-year period preceding the most recent census.

Family: Includes a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The number of family households always equals the number of families; however, a family household may also include non-relatives living with the family. Families are classified by type as either a married-couple family or other family. Other family is further classified into "male householder" (a family with a male householder and no wife present) or "female householder" (a family with a female householder and no husband present).

FFIEC-Estimated Income Data: The Federal Financial Institutions Examination Council (FFIEC) issues annual estimates which update median family income from the metropolitan and nonmetropolitan areas. The FFIEC uses American Community Survey data and factors in information from other sources to arrive at an annual estimate that more closely reflects current economic conditions.

Full-Scope Review: A full-scope review is accomplished when examiners complete all applicable interagency examination procedures for an assessment area. Performance under applicable tests is analyzed considering performance context, quantitative factors (e.g., geographic distribution, borrower profile, and total number and dollar amount of investments), and qualitative factors (e.g., innovativeness, complexity, and responsiveness).

Geography: A census tract delineated by the United States Bureau of the Census in the most recent decennial census.

Home Mortgage Disclosure Act (HMDA): The statute that requires certain mortgage lenders that do business or have banking offices in a metropolitan statistical area to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and the income of applicants; the amount of loan requested; and the disposition of the application (approved, denied, and withdrawn).

Home Mortgage Loans: Includes closed-end mortgage loans or open-end line of credits as defined in the HMDA regulation that are not an excluded transaction per the HMDA regulation.

Housing Unit: Includes a house, an apartment, a mobile home, a group of rooms, or a single room that is occupied as separate living quarters.

Limited-Scope Review: A limited scope review is accomplished when examiners do not complete all applicable interagency examination procedures for an assessment area. Performance under applicable tests is often analyzed using only quantitative factors (e.g., geographic distribution, borrower profile, total number and dollar amount of investments, and branch distribution).

Low-Income: Individual income that is less than 50 percent of the area median income, or a median family income that is less than 50 percent in the case of a geography.

Low Income Housing Tax Credit: The Low-Income Housing Tax Credit Program is a housing program contained within the Internal Revenue Code of 1986, as amended. It is administered by the U.S. Department of the Treasury and the Internal Revenue Service. The U.S. Treasury Department distributes low-income housing tax credits to housing credit agencies through the Internal Revenue Service. The housing agencies allocate tax credits on a competitive basis.

Developers who acquire, rehabilitate, or construct low-income rental housing may keep their tax credits. Or, they may sell them to corporations or investor groups, who, as owners of these properties, will be able to reduce their own federal tax payments. The credit can be claimed annually for ten consecutive years. For a project to be eligible, the developer must set aside a specific percentage of units for occupancy by low-income residents. The set-aside requirement remains throughout the compliance period, usually 30 years.

Market Share: The number of loans originated and purchased by the institution as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the metropolitan area/assessment area.

Median Income: The median income divides the income distribution into two equal parts, one having incomes above the median and other having incomes below the median.

Metropolitan Division (MD): A county or group of counties within a CBSA that contain(s) an urbanized area with a population of at least 2.5 million. A MD is one or more main/secondary counties representing an employment center or centers, plus adjacent counties associated with the main/secondary county or counties through commuting ties.

Metropolitan Statistical Area (MSA): CBSA associated with at least one urbanized area having a population of at least 50,000. The MSA comprises the central county or counties or equivalent entities containing the core, plus adjacent outlying counties having a high degree of social and economic integration with the central county or counties as measured through commuting.

Micropolitan Statistical Area: CBSA associated with at least one urbanized area having a population of at least 10,000, but less than 50,000.

Middle-Income: Individual income that is at least 80 percent and less than 120 percent of the area median income, or a median family income that is at least 80 and less than 120 percent in the case of a geography.

Moderate-Income: Individual income that is at least 50 percent and less than 80 percent of the area median income, or a median family income that is at least 50 and less than 80 percent in the case of a geography.

Multi-family: Refers to a residential structure that contains five or more units.

Nonmetropolitan Area (also known as **non-MSA):** All areas outside of metropolitan areas. The definition of nonmetropolitan area is not consistent with the definition of rural areas. Urban and rural classifications cut across the other hierarchies. For example, there is generally urban and rural territory within metropolitan and nonmetropolitan areas.

Owner-Occupied Units: Includes units occupied by the owner or co-owner, even if the unit has not been fully paid for or is mortgaged.

Qualified Investment: A lawful investment, deposit, membership share, or grant that has as its primary purpose community development.

Rated Area: A rated area is a state or multistate metropolitan area. For an institution with domestic branches in only one state, the institution's CRA rating would be the state rating. If an institution maintains domestic branches in more than one state, the institution will receive a rating for each state in which those branches are located. If an institution maintains domestic branches in two or more states within a multistate metropolitan area, the institution will receive a rating for the multistate metropolitan area.

Rural Area: Territories, populations, and housing units that are not classified as urban.

Small Business Investment Company (SBIC): SBICs are privately-owned investment companies which are licensed and regulated by the Small Business Administration (SBA). SBICs provide long-term loans and/or venture capital to small firms. Because money for venture or risk investments is difficult for small firms to obtain, SBA provides assistance to SBICs to stimulate and supplement the flow of private equity and long-term loan funds to small companies. Venture capitalists participate in the SBIC program to supplement their own private capital with funds borrowed at favorable rates through SBA's guarantee of SBIC debentures. These SBIC debentures are then sold to private investors. An SBIC's success is linked to the growth and profitability of the companies that it finances. Therefore, some SBICs primarily assist businesses with significant growth potential, such as new firms in innovative industries. SBICs finance small firms by providing straight loans and/or equity-type investments. This kind of financing gives them partial ownership of those businesses and the possibility of sharing in the companies' profits as they grow and prosper.

Small Business Loan: A loan included in "loans to small businesses" as defined in the Consolidated Report of Condition and Income (Call Report). These loans have original amounts of $1 million or less and are either secured by nonfarm nonresidential properties or are classified as commercial and industrial loans.

Small Farm Loan: A loan included in "loans to small farms" as defined in the instructions for preparation of the Consolidated Report of Condition and Income (Call Report). These loans have original amounts of $500,000 or less and are either secured by farmland, including farm residential and other improvements, or are classified as loans to finance agricultural production and other loans to farmers.

Underserved Middle-Income Nonmetropolitan Geographies: A nonmetropolitan middle-income geography will be designated as underserved if it meets criteria for population size, density, and dispersion indicating the area's population is sufficiently small, thin, and distant from a population center that the tract is likely to have difficulty financing the fixed costs of meeting essential community needs.

Upper-Income: Individual income that is 120 percent or more of the area median income, or a median family income that is 120 percent or more in the case of a geography.

Urban Area: All territories, populations, and housing units in urbanized areas and in places of 2,500 or more persons outside urbanized areas. More specifically, "urban" consists of territory, persons, and housing units in places of 2,500 or more persons incorporated as cities, villages, boroughs (except in Alaska and New York), and towns (except in the New England states, New York, and Wisconsin).

"Urban" excludes the rural portions of "extended cities"; census designated place of 2,500 or more persons; and other territory, incorporated or unincorporated, including in urbanized areas.

PUBLIC DISCLOSURE

October 27, 2025

ILLINOIS COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

First Bank Chicago
Illinois Institution Identification Number: 17814

1835 First Street
Highland Park, Illinois 60035

Illinois Department of Professional Regulation
555 West Monroe Street, 5th Floor Chicago, IL 60661

THIS ILLINOIS COMMUNITY REINVESTMENT ACT (ILCRA) EVALUATION IS AVAILABLE FOR PUBLIC REVIEW AND COMMENT.

This evaluation reflects the Secretary's assessment pursuant to Section 35-10(b) of the Illinois Community Reinvestment Act [205 ILCS 735/35-10(b)] of the performance of this bank in helping to meet the financial services needs of its local communities, including low- and moderate-income neighborhoods, consistent with the safe and sound operation of the institution. This evaluation is not, nor should it be construed as, an assessment of the financial condition of this institution. The rating assigned herein does not represent an analysis, conclusion, or opinion of the Illinois Department of Financial and Professional Regulation, Division of Banking, concerning the safety and soundness of this financial institution.

TABLE OF CONTENTS

INSTITUTION RATING 3
DESCRIPTION OF INSTITUTION 5
DESCRIPTION OF ASSESSMENT AREA 6
SCOPE OF EVALUATION 11
CONCLUSIONS ON PERFORMANCE CRITERIA 12
FAIR LENDING, DISCRIMINATORY, OR OTHER ILLEGAL CREDIT PRACTICES REVIEW 26
APPENDICES 27
LARGE BANK PERFORMANCE CRITERIA 27
ASSESSMENT FACTORS 29
GLOSSARY 30

INSTITUTION RATING

INSTITUTION'S ILCRA RATING: This institution is rated **Satisfactory.**

An institution in this group has a satisfactory record of helping to meet the credit needs of its assessment area (AA), including low- and moderate-income (LMI) neighborhoods, in a manner consistent with its resources and capabilities.

PERFORMANCE LEVELS	PERFORMANCE TESTS		
	Lending Test*	**Investment Test**	**Service Test**
Outstanding			X
High Satisfactory			
Low Satisfactory	X	X	
Needs to Improve			
Substantial Noncompliance			
* *The Lending Test is weighted more heavily than the Investment and Service Tests when arriving at an overall rating.*			

The Lending Test is rated Low Satisfactory.

- Lending levels reflect adequate responsiveness to credit needs in the AA.
- A small percentage of loans are made in the bank's AA.
- The geographic distribution of loans reflects adequate penetration throughout the AA.
- The distribution of borrowers reflects, given the product lines offered by the bank, poor penetration among customers of different income levels and businesses of different sizes within the AA.
- The bank is a leader in making community development (CD) loans in the AA.

- The bank makes use of innovative and/or flexible lending practices in order to serve credit needs in the AA.

The Investment Test is rated Low Satisfactory.

- The institution has an adequate level of qualified community development investments and grants, particularly those that are not routinely provided by private investors, rarely in a leadership position.

- The institution occasionally uses innovative or complex investments to support community development initiatives.

- The institution exhibits adequate responsiveness to credit and community development needs in the AA.

The Service Test is rated Outstanding.

- Delivery systems are reasonably accessible to essentially all portions of the institution's AA.

- During the review period, the bank did not open or close any branches. As a result, there were no changes that impacted the accessibility of banking services to LMI income geographies or individuals

- Services (including where appropriate, business hours) are tailored to the convenience and needs of its AA, particularly LMI geographies and/or LMI individuals.

- The institution is a leader in providing community development services.

Discriminatory or Other Illegal Credit Practices

Examiners did not identify any evidence of discriminatory or other illegal credit practices; therefore, these factors did not affect the institution's ILCRA rating.

Assessment Factors

ILCRA examiners reviewed the bank's activities in its AA to the performance standards outlined in 38 Ill. Admin. Code 345.200 and did not find evidence that the bank is not meeting the financial services needs of its local communities. Therefore, the bank's ILCRA rating was not affected.

DESCRIPTION OF INSTITUTION

Background

First Bank Chicago (FBC) is a $2.0 billion full-service Illinois state-chartered, commercial bank and is a wholly owned subsidiary of First Bank Chicago Corp., a one-bank holding company. Both the bank and the holding company are headquartered in Highland Park, Illinois. The bank has no affiliates that offer lending products. The institution received a "Satisfactory" rating at its previous Federal Deposit Insurance Corporation (FDIC) Community Reinvestment Act (CRA) Performance Evaluation, dated February 21, 2023, based on Federal Financial Institutions Examination Council (FFIEC) Interagency Large Bank CRA Examination Procedures. There has been no merger or acquisition activity since the previous FDIC evaluation.

Operations

FBC operates three full-service locations, including the main office and one Loan Production Office (LPO) in northeastern Illinois. The main branch in Lake County (Highland Park) is in a middle-income census tract. The remaining branches are in Cook County. The Northbrook, Illinois branch is in an upper-income census tract, and the Skokie, Illinois branch is in a moderate-income census tract. The LPO is in Westchester, Illinois, which is in an upper-income census tract. Since the previous FDIC evaluation, the bank has not opened or closed any branches.

FBC's branches remain accessible to its assessment area communities. Banking hours are typically from 8:30 a.m. to 5:00 p.m., Monday through Friday, including drive-through hours. Only the main branch has Saturday hours, including its drive-through service. The Skokie branch does not offer drive-through services.

The institution continues to emphasize commercial banking services, including commercial real estate loans, commercial and industrial loans, and equipment leasing. Commercial lease financing remains a significant line of business. The bank provides financial services to established national equipment lessors, including partnerships with the largest private and public leasing companies in the U.S.

In addition to commercial lending, FBC offers a range of consumer and mortgage products, including home equity lines of credits (HELOC) and residential mortgage loans, primarily secured by multi-family and non-owner-occupied 1-to-4 family investment properties. Deposit products include checking, savings, money market, and certificate of deposit accounts. Alternative banking services include internet and mobile banking, electronic bill pay, direct deposit, Zelle, and automated teller machines (ATMs).

Ability and Capacity

According to the June 30, 2025, Consolidated Reports of Condition and Income (Call Report), FBC reported total assets of $2.0 billion, total loans of $1.4 billion, net securities of $480.7 million, and

total deposits of $1.6 billion, yielding a net loan-to-deposit ratio of 84.1 percent, a net loan-to-total asset ratio of 67.2, and a net securities-to-total asset ratio of 23.7 percent. FBC experienced a small decline in both assets and loans since the previous CRA evaluation. Total assets decreased by $30.2 million or 1.5 percent, while total loans decreased $46.3 million, or 3.3 percent. Commercial lending continues to represent the largest portion of the loan portfolio with multi-family residential properties comprising most of the real estate loans. The following table shows the loan portfolio details.

Loan Portfolio Distribution as of 6/30/2025		
Loan Category	**$(000s)**	**%**
Construction, Land Development, and Other Land Loans	114,218	8.3
Secured by 1-4 Family Residential Properties	54,205	4.0
Secured by Farmland	0	0.0
Secured by Multi-family (5 or more) Residential Properties	348,285	25.4
Secured by Nonfarm Nonresidential Properties	220,660	16.1
Total Real Estate Loans	**737,368**	**53.7**
Commercial and Industrial Loans	633,212	46.2
Agricultural Production and Other Loans to Farms	0	0.0
Consumer Loans	1,334	.1
Obligations of States and Political subdivisions in the U.S.	0	0.0
Other Loans	36	0.0
Less: Unearned Income	0	0
Total Loans	**1,371,950**	**100.0**
Source: Reports of Condition and Income; Due to rounding, totals may not equal 100.0%,		

Examiners did not identify any financial or other legal impediments that hinder the bank's ability to provide credit within its AA.

DESCRIPTION OF ASSESSMENT AREA

The ILCRA requires each financial institution to define one or more AAs within which its ILCRA performance will be evaluated. FBC has designated a single AA that includes all of Cook County, Illinois, which is part of the Chicago-Naperville-Schaumburg, Illinois Metropolitan Division and all of Lake County, Illinois, which is part of the Lake County, Illinois Metropolitan Division. Both Metropolitan Divisions are part of the Chicago-Naperville-Elgin, IL-IN Metropolitan Statistical Area (Chicago MSA). This AA consists of 1,492 census tracts. The AA includes contiguous census tracts, conforms to ILCRA regulatory requirements, and does not arbitrarily exclude any LMI geography.

Economic and Demographic Data

Examiners used demographic data from the 2020 American Community Survey (ACS)

and 2024 Dun & Bradstreet (D&B) data to analyze the bank's ILCRA performance. According to these data sources, the AA's census tracts reflect the following income designations:

- 238 low-income census tracts (16.0 percent)
- 384 moderate-income census tracts (25.7 percent)
- 418 middle-income census tracts (28.0 percent)
- 432 upper-income census tracts (29.0 percent)
- 20 census tracts where income data was not available (NA) (1.3 percent)

The following table illustrates select demographic characteristics of the AA.

Demographic Information of the Assessment Area						
Demographic Characteristics	**#**	**Low % of #**	**Moderate % of #**	**Middle % of #**	**Upper % of #**	**NA* % of #**
Geographies (Census Tracts)	1,492	16.0	25.7	28.0	29.0	1.3
Population by Geography	5,989,883	12.6	26.4	30.5	29.8	0.6
Housing Units by Geography	2,463,170	12.7	25.1	30.1	31.5	0.6
Owner-Occupied Units by Geography	1,322,830	6.8	22.4	34.5	36.1	0.3
Occupied Rental Units by Geography	917,328	18.8	28.7	25.6	26.0	1.0
Vacant Units by Geography	223,012	23.1	26.7	22.4	26.9	0.8
Businesses by Geography	756,558	7.4	19.6	28.7	43.8	0.6
Farms by Geography	7,966	7.3	22.6	31.9	37.8	0.3
Family Distribution by Income Level	1,363,758	26.5	17.0	18.4	38.1	0.0
Household Distribution by Income Level	2,240,158	28.1	15.6	16.5	39.8	0.0
Median Family Income MSA - 16984 Chicago-Naperville-Schaumburg, IL		$92,622	Median Housing Value			$288,841
Median Family Income MSA - 29404 Lake County, IL		$112,326	Median Gross Rent			$1,233
			Families Below Poverty Level			9.5%

Source: 2020 ACS, 2024 D&B Data, and FFIEC Estimated Median Family Income;
(*) The NA category consists of geographies that have not been assigned an income classification.

The table reflects lower levels of owner-occupied housing units in LMI geographies within the AA and higher concentrations of rental units. This data highlights opportunities for financial institutions to originate 1-4 family residential loans in the AA. The AA has 2,463,170 housing units, including 1,322,830 owner-occupied units (53.7 percent), 917,328 occupied-rental units (37.2 percent), and 223,012 vacant units (9.1 percent). In assessing the bank's performance with home mortgage loans, the geographic distribution test compares the Home Mortgage loans to the percentage of occupied-rental units within the geographies by income. These characteristics provide insight into the overall affordable housing credit needs and demands in LMI geographies, which are considered when evaluating FBC's geographic lending patterns.

The 2023 and 2024 FFIEC-updated median family income (MFI) levels are used to analyze home mortgage and HELOC loans under the Borrower Profile criterion. The table below contains information on the MFIs by category.

Median Family Income Ranges				
Median Family Incomes	**Low <50%**	**Moderate 50% to <80%**	**Middle 80% to <120%**	**Upper ≥120%**
Chicago-Naperville-Evanston, IL Median Family Income (16984)				
2023 ($109,800)	<$54,900	$54,900 to <$87,840	$87,840 to <$131,760	≥$131,760
Chicago-Naperville-Schaumburg, IL Median Family Income (16984)				
2024 ($109,800)	<$54,900	$54,900 to <$87,840	$87,840 to <$131,760	≥$131,760
Lake County-Kenosha County, IL-WI Median Family Income (29404)				
2023 ($124,600)	<$62,300	$62,300 to <$99,680	$99,680 to <$149,520	≥$149,520
Lake County, IL Median Family Income (29404)				
2024 ($129,600)	<$64,800	$64,800 to <$103,680	$103,680 to <$155,520	≥$155,520
Source: FFIEC				

According to the 2024 D&B data, 756,558 businesses operated in the AA. Of these, 7.4 percent are located in low-income census tracts, and 19.6 percent are in moderate-income census tracts. This distribution reflects a relatively limited presence of businesses in LMI areas compared with middle- and upper-income areas (72.5 percent combined), suggesting challenges for lenders in originating small business lending opportunities in LMI geographies.

The Borrower Profile criterion compares the distribution of businesses by gross annual revenue (GAR). The GARs of businesses operating in the AA in 2024 were as follows:

- 91.0 percent report $1.0 million or less,
- 3.3 percent report greater than $1 million, and
- 7.8 percent did not report revenues to D&B.

Service industries represent the largest portion of businesses in the AA at 33.1 percent; followed by nonclassifiable establishments (29.8 percent); finance, insurance, and real estate (10.7 percent); and retail trade (9.0 percent). In addition, 57.0 percent of businesses have four or fewer employees, and 93.5 percent operate from a single location.

According to Crain's Chicago Business's *The Book: 2025*, the top five employers in the broader Chicagoland area and their number of employees, are as follows:

- the United States government (52,315)
- the Chicago Public Schools (43,286)

- the City of Chicago (30,918)
- Amazon.com Inc. (30,110)
- Advocate Health (28,070)

According to the article, "Weak Summer Labor Market Flashes Warning Signs for the Economy," published on September 5, 2025, [1] by The Washington Post, the U.S. labor market appears to be losing some of the momentum it regained after the COVID-19 pandemic. The report indicated employers nationally added only 22,000 jobs in August and that the national unemployment rate rose to 4.3 percent, which is the highest since late 2021. Although this unemployment figure remains well below the peaks seen during the pandemic-era, the slowdown signals a cooling in hiring. The AA and the state of Illinois have continued to defy this trend, even though the local unemployment rates are higher than the national unemployment rate. The following table presents the most recent unemployment rates for the county, state, and nation, providing the context within which the bank operates.

Unemployment Rates			
	2023 Average	2024 Average	August 2025
Area	**%**	**%**	**%**
Cook County, Illinois	4.4	5.4	4.9
Lake County, Illinois	5.1	5.0	4.6
State of Illinois	4.5	5.1	4.4
National Average	3.6	4.0	4.3
Source: Bureau of Labor Statistics (State and National are seasonally adjusted, and Counties are not seasonally adjusted.)			

Competition

FBC's AA is highly competitive in the market for financial services. According to the 2024 Wolters Kluwer Deposit Market Share Report, the AA includes 192 financial institutions with 1,464 offices. By dollar volume of deposits, FBC is in the 84th percentile and ranked at 31st among these institutions at $1.6 billion, maintaining a 0.32 percent of the deposit market share in the AA. Large national and regional financial institutions, such as BMO Bank, J.P. Morgan Chase Bank, and Bank of America, operate offices within the AA and hold the majority of the market share. The top five financial institutions control 62.0 percent of the deposit market share.

Aggregate small business lending data provides insight into the level of demand for small business loans within the AA. Aggregate lending data for 2023 shows 226 lenders reported 166,240 small business loan originations or purchases, indicating a high degree of demand for this loan product. FBC was 71st percentile and ranked 65th by number, capturing 0.03 percent of the market share with 48 loans in the AA. The top five lenders, including American Express National Bank and J.P. Morgan Chase Bank, control 74.1 percent of the market share.

[1] Bhattaral, Abha and Lauren Kaori Gurley (2025, September 5). Weak Summer Labor Market Flashes Warning Signs for the Economy. Washington Post. https://www.washingtonpost.com/business/2025/09/05/jobs-report-economy-unemployment/.

Additionally, a high level of demand in the AA exists for home mortgage loans among banks, credit unions, and non-depositor mortgage lenders. Given that nearly all home mortgage loans originated by FBC are non-owner occupied, examiners compared FBC investment properties to aggregate data with investment properties only. According to the 2024 aggregate data, a total of 410 lenders reported 9,072 non-owner-occupied home mortgage originations and purchases in the AA. FBC was 58th percentile and ranked 171st, capturing 0.09 percent of the market share by number at eight loans; however, by dollar volume, FBC was 80th percentile and ranked 83rd with a 0.21 percent market share at $14.1 million. The top five lenders, including Loan Funder LLC and J.P. Morgan Chase Bank, control 24.8 percent of the market share by number of loans.

Community Contacts

As part of the examination, examiners contact third parties active in the AA to assist in identifying the community credit needs. The information helps examiners determine whether local financial institutions are responsive to these needs.

Examiners reviewed two recent community contacts with organizations specializing in affordable housing and small business development to better understand the credit and community development needs within the AA. The first contact was conducted with an affordable housing organization serving Lake County and northern Cook County. The organization provides rental assistance, housing counseling, down payment assistance, rehabilitation loans, and manages a community land trust program. The organization noted that higher interest rates and limited access to affordable financing are making it difficult for LMI households to purchase homes and for nonprofit developers to build and sustain affordable rental housing. This contact identified ongoing opportunities for bank participation through construction and permanent financing, lines of credit for rehabilitation projects, investments in Low-Income Housing Tax Credits (LIHTC), and partnerships in down payment assistance programs

The second contact was with a regional nonprofit supporting women- and minority-owned small businesses across Illinois and the Midwest. This contact emphasized a continued need for financial institutions to provide flexible small business credit options, especially for service-based businesses that lack traditional collateral. The contact also noted that local banks could expand their support through bridge loans and working capital lines to help entrepreneurs cover upfront expenses while awaiting contract payments.

Credit and Community Development Needs and Opportunities

Considering the information from community contacts, discussions with management, and demographic data, examiners determined there were ongoing community development needs in the areas of affordable housing, small business lending, and financial education within the bank's AA. The rising cost of capital and shortage of affordable units continue to pressure LMI households and nonprofit housing developers, while women- and minority-owned small businesses face persistent barriers to obtaining start-up and working capital financing.

There are substantial opportunities for community development throughout the AA. Affordable housing development and preservation efforts present opportunities for banks to provide construction, rehabilitation, and permanent financing, as well as to invest in LIHTCs and state affordable housing tax credits. Partnerships with local organizations can also facilitate participation in down payment assistance programs and community land trust initiatives. Similarly, small business development remains a priority across the Chicagoland area, with opportunities to partner with community organizations to expand access to microloans, bridge loans, and financial literacy programs for entrepreneurs. Additionally, the Chicago metropolitan area continues to include designated empowerment zones, enterprise zones, and tax increment financing (TIF) districts, which promote revitalization, stabilization, and economic growth in LMI neighborhoods. These designations, along with state and municipal small business and housing initiatives, provide avenues for banks to meet identified community credit needs while supporting inclusive economic development throughout the region.

SCOPE OF EVALUATION

General Information

The evaluation encompasses the period from the previous FDIC performance evaluation dated February 21, 2023, to the current ILCRA evaluation conducted by the Illinois Department of Financial and Professional Regulation (IDFPR), Division of Banking, dated October 27, 2025. Examiners completed a full scope review of the bank's only Illinois AA. Examiners used FFIEC Interagency Large Bank CRA Examination Procedures to evaluate FBC's ILCRA performance. These procedures include three tests: the Lending Test, Investment Test, and Service Test, as detailed in the Appendices. IDFPR also provides comments regarding the institution's fair lending policies and procedures pursuant to 205 ILCS 735/35-15. Examiners conducted the fair lending review in accordance with the FFIEC Interagency Fair Lending Examination Procedures. In addition, under Section 345.200 of the implementing rules of ILCRA, assessment factors were considered in the evaluation of FBC's record of ILCRA performance.

Banks must achieve at least a "Low Satisfactory" rating under the Lending Test to obtain an overall "Satisfactory" rating. However, evidence of discrimination and/or a negative evaluation of assessment factors can lower the overall ILCRA rating.

Activities Reviewed

Examiners reviewed FBC's business strategy, loan portfolio composition, and the number and dollar volume of loan originations during the review period and determined the bank's major loan products to be small business and home mortgage loans. HELOCs were also analyzed to provide a better representation of the bank's reach. Small farm lending was not evaluated as FBC does not originate such loans. Given the volume of small business loans originated and the bank's business focus, small business loans received the most weight when drawing conclusions. HELOCs were second in

weight, and home mortgage loans received the least weight. Further, while both number and dollar volume of loans were considered, discussion of the bank's performance is limited to loans by number as this metric is a better indicator of borrowers served.

The universe of small business loans reported by the bank pursuant to the CRA data collection reporting requirements during the review period in 2023 and 2024 was reviewed. FBC originated 296 small business loans totaling $19.8 million in 2023, and 179 loans totaling $17.5 million in 2024. Home mortgage loans subject to Home Mortgage Disclosure Act (HMDA) reporting requirements were reviewed for 2023 and 2024. During the review period, FBC originated five home mortgage loans totaling $10.5 million in 2023 and nine loans totaling $20.1 million in 2024. However, the vast majority of home mortgage loans were for multi-family or non-owner occupied 1-4 family investment properties. Only one loan at $327,000 in 2023 was owner-occupied. Consequently, only non-owner-occupied loans are presented in the geographic distribution analysis. HELOC lending in 2023, 2024, and 2025 (Year-to-Date) were reviewed. During the review period, FBC made 30 loans, totaling $6.4 million in 2023. In 2024, the bank made 19 loans, totaling $6.0 million. In 2025, FBC made 18 loans, totaling, $4.6 million.

The evaluation includes community development loans, qualified investments, and services, initiated or maintained since the previous FDIC CRA evaluation. Investments that were made before the prior evaluation and that remain outstanding are included at the current book values as prior period investments. Examiners evaluated the quantitative levels of community development loans, investments, and services based on the financial capacity of FBC, as well as the qualitative impact on the AA.

Finally, examiners reviewed delivery systems for providing retail banking services and retail banking products and services targeted toward low- and moderate -income individuals or small businesses.

CONCLUSIONS ON PERFORMANCE CRITERIA

LENDING TEST

The Lending Test rating is "Low Satisfactory." FBC's lending performance evidences adequate responsiveness to the credit needs in the AA. This rating is derived after considering the following factors: adequate overall lending levels; a small percentage of loans in the AA; adequate geographic distribution of loans; poor loan distribution by borrower profile; the use of innovative or flexible lending practices; and a leader in making community development loans.

Lending Activity

Lending levels reflect adequate responsiveness to AA credit needs. The number and dollar volume of loans originated during the review period were reviewed. Examiners also reviewed market share reports, aggregate lending data, and demographic data for primary loan products to determine the

bank's level of lending. Market share reports provide greater context regarding competitive factors and the effects of the interest rate environment. Deposit market share data was reviewed to gain perspective on the bank's size and presence in the AA.

According to the 2024 Wolters Kluwer Deposit Market Share data, FBC maintains a deposit market share that ranks 31st out of 182 financial institutions. This places FBC in the 84th percentile. Based on 2024 aggregate HMDA (for non-owner-occupied loans) and 2023 CRA small business data, FBC home mortgage market share by number of loans is in the 58th percentile and its small business lending in the 71st percentile. Both figures minimally trail the bank's deposit market share, which indicates that the bank's lending levels are adequate.

FBC has maintained an average net loan-to-deposit (LTD) ratio of 84.0 percent for the previous 11 quarters since the previous evaluation, which is indicative of an adequate level of loans in relation to the available deposits to fund loans. FBC's LTD was compared to four similarly situated institutions, which were selected based on similar asset size, loan concentrations, and complexity of operations. The average LTD ratios of these institutions during the same 11-quarter period were 85.8 percent and ranged from 57.9 percent to 99.1 percent. The bank's ratio is consistent with the similarly situated banks.

Assessment Area Concentration

A small percentage of loans are made in the AA. This conclusion is reflected, by number and dollar volume, in its small business loans. The bank's focus is commercial lending, especially leasing across the country. This is demonstrated by comparison to the other loans below. The bank made a substantial majority of its HELOCs, by number and dollar volume, in the AA. The HMDA loans, by number and dollar volume, represent a substantial majority of loans in the AA. However, the bank made only 14 HMDA loans over a two-year period. The following table reflects the distribution of the bank's loans inside and outside the AA.

Lending Inside and Outside of the Assessment Area										
Loan Category	**Number of Loans**				**Total**	**Dollar Amount of Loans**				**Total**
	Inside		**Outside**			**Inside**		**Outside**		
	#	**%**	**#**	**%**	**#**	**$(000s)**	**%**	**$(000s)**	**%**	
Home Mortgage										
2023	5	100.0	0	0.0	5	10,481	100.0	0	0.0	10,481
2024	8	88.9	1	11.1	9	14,066	70.1	6,000	29.9	20,066
Subtotal	**13**	**92.9**	**1**	**7.1**	**14**	**24,547**	**80.4**	**6,000**	**19.6**	**30,547**
Small Business										
2023	48	16.2	248	83.8	296	19,770	23.6	63,825	76.4	83,595
2024	39	21.8	140	78.2	179	17,543	28.3	44,368	71.7	61,911
Subtotal	**87**	**18.2**	**388**	**81.7**	**475**	**37,313**	**25.6**	**108,193**	**74.4**	**145,506**
HELOCs										
2023	30	85.7	5	14.3	35	6,434	92.5	523	7.5	6,957
2024	19	95.0	1	5.0	20	5,961	92.2	500	7.7	6,461
Year-to-date 2025	18	100.0	0	0.0	18	4,620	100.0	0	0.0	4,620
Subtotal	**67**	**91.8**	**6**	**8.2**	**73**	**17,015**	**94.5**	**1,023**	**5.5**	**18,038**
Total	**165**	**30.2**	**394**	**72.2**	**546**	**77,393**	**40.1**	**115,221**	**59.8**	**192,794**
Source: Bank Data *Due to rounding, totals may not equal 100.0*										

Geographic Distribution

The geographic distribution of loans reflects adequate penetration throughout the AA. Examiners concentrated on lending penetration in LMI census tracts and focused on performance by the number of loans as it is a better indicator of the number of borrowers served. Only lending in the AA was considered in the geographic distribution analysis. Performance under small business and home mortgage loans supports this conclusion.

Small Business Lending

The geographic distribution of small business loans reflects adequate penetration throughout the AA. FBC's performance in low-income tracts is consistent with both the aggregate and demographic in 2023. In 2024, FBC's performance exceeds the 2024 demographic and 2023 aggregate. In moderate-income tracts, the bank trails the aggregate and demographic in 2023 and trails the demographic in 2024. While the bank's AA includes all of Cook County, the bank's branches are located in northern Cook and southern Lake County. The geographies surrounding the branches are more middle- or

upper-income. Given the bank's improvement in low-income tracts in 2024 and the locations of the branches, performance is adequate.

Geographic Distribution of Small Business Loans						
Tract Income Level	**% of Businesses**	**Aggregate Performance % of #**	**#**	**%**	**$(000s)**	**%**
Low						
2023	7.7	6.0	4	8.3	2,500	12.7
2024	7.4	--	4	10.3	1,998	11.4
Moderate						
2023	19.4	18.9	2	4.2	700	3.5
2024	19.6	--	3	7.7	1,644	9.4
Middle						
2023	28.5	31.8	11	22.9	5,413	27.4
2024	28.7	--	8	20.5	4,126	23.5
Upper						
2023	43.7	42.8	31	64.6	11,157	56.4
2024	43.8	--	24	61.5	9,775	55.7
Not Available						
2023	0.6	0.5	0	0.0	0	0.0
2024	0.6	--	0	0.0	0	0.0
Total						
2023	**100.0**	**100.0**	**48**	**100.0**	**19,770**	**100.0**
2024	**100.0**	**--**	**39**	**100.0**	**17,543**	**100.0**
Source: 2023 & 2024 D&B Data; Bank Data, 2023 CRA Aggregate Data, "--" data not available. *Due to rounding, totals may not equal 100.0%*						

Home Mortgage Lending

The geographic distribution of home mortgage loans reflects adequate penetration throughout the AA. As noted in the following table, performance in low-income tracts in 2023 exceeds the aggregate and demographic while performance in 2024 trails both the aggregate and demographic. In moderate-income tracts, the bank trails the aggregate and demographic. However, the bank does not originate many home mortgages, meaning it is a small sample size. Moreover, many of the bank's loans are to multi-family properties that serve LMI residents. These considerations make the bank's performance adequate.

Geographic Distribution of Home Mortgage Loans (All Investment Properties)						
Tract Income Level	**% of Occupied Rental Units**	**Aggregate Performance % of #**	**#**	**%**	**$(000s)**	**%**
Low						
2023	18.2	17.9	1	25.0	1,838	18.1
2024	18.8	17.2	0	0.0	0	0.0
Moderate						
2023	28.7	31.1	0	0.0	0	0.0
2024	28.7	29.4	1	12.5	73	0.5
Middle						
2023	26.0	27.0	0	0.0	0	0.0
2024	25.6	27.9	1	12.5	584	4.2
Upper						
2023	26.1	23.4	3	75.0	8,316	81.9
2024	26.0	25.1	6	75.0	13,409	95.3
Not Available						
2023	1.0	0.5	0	0.0	0	0.0
2024	1.0	0.5	0	0.0	0	0.0
Total						
2023	**100.0**	**100.0**	**4**	**100.0**	**10,154**	**100.0**
2024	**100.0**	**100.0**	**8**	**100.0**	**14,066**	**100.0**
Source: 2020 ACS; Bank Data, 2023 & 2024 HMDA Aggregate Data, "--" data not available. *Due to rounding, totals may not equal 100.0%*						

HELOC Lending

The geographic distribution of HELOC loans reflects poor penetration throughout the AA. The bank's performance in low-income tracts trails the demographic in 2023, 2024, and 2025 (Year-to-Date). The bank did not make any loans in low-income tracts. The bank's performance in moderate-income tracts trails the demographic in all years.

While the bank is not required to report its HELOC HMDA data, examiners looked at the aggregate lenders performance to gauge the level of demand within the assessment area. Examiners noted that the aggregate trailed the demographic in both low- and moderate-income tracts in 2023 and 2024, indicating a lower level of demand. Specifically, the aggregate in low-income tracts was 2.9 percent in 2023 and 3.8 percent in 2024. The aggregate in moderate-income tracts was 14.9 percent in 2023 and 17.3 percent in 2024.

As mentioned above, the bank's branches are located in northern Cook and southern Lake County. The geographies surrounding the branches have more middle- or upper-income tracts, and the LMI tracts are greater distances from the branches. This distance affects the bank's opportunities. These considerations somewhat mitigate performance, leading to a poor conclusion.

Geographic Distribution of HELOCs					
Tract Income Level	**% of Households**	**#**	**%**	**$(000s)**	**%**
Low					
2023	11.4	0	20	0	0
2024	11.7	0	20	0	0
2025 (Year-to-date)	11.7	0	20	0	0
Moderate					
2023	24.5	1	3.3	175	2.7
2024	24.9	0	0	0	0
2025 (Year-to-date)	24.9	0	0	0	0
Middle					
2023	31.3	1	3.3	150	2.3
2024	30.8	2	10.5	300	5.0
2025 (Year-to-date)	30.8	1	5.6	100	2.2
Upper					
2023	32.2	28	93.3	6,109	94.9
2024	32.0	17	89.5	5,661	95.0
2025 (Year-to-date)	32.0	17	94.4	4,520	97.8
Not Available					
2023	0.5	0	0	0	0
2024	0.5	0	0	0	0
2025 (Year-to-date)	0.5	0	0	0	0
Total					
2023	**100.0**	**30**	**100.0**	**6,434**	**100.0**
2024	**100.0**	**19**	**100.0**	**5,961**	**100.0**
2025 (Year-to-date)	**100.0**	**18**	**100.0**	**4,620**	**100.0**

Source: 2020 ACS; "--" data not available.
Due to rounding, totals may not equal 100.0%

Borrower Profile

The distribution of borrowers reflects, given the product lines offered by the institution, poor penetration among customers of different income levels and businesses of different sizes. Performance under small business and HELOC lending support this conclusion. No conclusions were drawn regarding home mortgage lending, given that a significant majority of the loans originated were to those with an income designation of not applicable (NA), which is typical for investment purpose and multi-family home mortgage loans.

Small Business Lending

The distribution of loans to borrowers reflects poor penetration among businesses of different sizes. Performance is compared to the percentage of businesses with GARs of $1.0 million or less (demographic) and aggregate data. Examiners applied more weight to the comparison of lending to aggregate data, as it is a better indicator of lending opportunities and demand in an AA. The distribution of small business loans to businesses with GARs of $1.0 million or less significantly trailed both the aggregate and demographic in 2023 and the demographic in 2024. FBC does significant business with large leasing companies that operate in the AA, which affects the data below. 19 of the 34 small business loans in 2023 to businesses with GARs greater than $1.0 million consisted of leasing loans. In 2024, 14 of the 24 small business loans to businesses with GARs of greater than $1.0 million were leases. The following table details the distribution of small business loans by GAR of the businesses in the AA.

Distribution of Small Business Loans by Gross Annual Revenue Category						
Business Revenue Level	**% of Businesses**	**Aggregate Performance % of #**	**#**	**%**	**$(000s)**	**%**
<=$1,000,000						
2023	91.0	57.0	8	16.7	2,269	11.5
2024	91.0	--	8	20.5	2,173	12.4
>$1,000,000						
2023	3.3	--	34	70.8	13,330	67.4
2024	3.3	--	24	61.5	11,882	67.7
Revenue Not Available						
2023	5.7	--	6	12.5	4,171	21.1
2024	5.8	--	7	18.0	3,488	19.9
Total						
2023	**100.0**	**100.0**	**48**	**100.0**	**19,770**	**100.0**
2024	**100.0**	**--**	**39**	**100.0**	**17,543**	**100.0**
Source: 2023 & 2024 D&B Data; Bank Data, 2023 CRA Aggregate Data, "--" data not available. *Due to rounding, totals may not equal 100.0%*						

(Includes leases)

HELOCs

The distribution of loans reflects poor penetration among customers of different income levels. The data below shows that lending to low-income borrowers trailed the demographic data in 2023, 2024, and 2025 (Year-to-date). In moderate-income tracts in 2023 and 2024, the bank trails the demographic. The bank improved in 2025 (Year-to-date) in moderate-income tracts.

While the bank is not required to report its HELOC HMDA data, examiners looked at the aggregate lenders performance to gauge the level of demand within the assessment area. Examiners noted that the aggregate at 9.9 percent and 9.6 percent in 2023 and 2024, respectively, trailed the demographic in low-income tracts. In moderate-income tracts the aggregate at 17.7 percent and 18.5 percent in 2023 and 2024, respectively, exceeded the demographic. This indicates that there was demand. However, the bank's branches are located near many middle- and upper-income tracts, and as such, there are limited opportunities to originate HELOCs to lower-income borrowers. These considerations reflect that the overall performance is poor. The following table details the distribution HELOCs in the AA

Distribution of HELOCs by Borrower Income Level					
Borrower Income Level	**% of Households**	**#**	**%**	**$(000s)**	**%**
Low					
2023	28.1	1	3.3	25	0.4
2024	28.1	2	10.5	1,478	24.8
2025 (Year-to-date)	28.1	0	0.0	0.0	0.0
Moderate					
2023	15.6	3	10.0	185	2.9
2024	15.6	2	10.5	200	3.4
2025 (Year-to-date)	15.6	3	16.7	650	14.1
Middle					
2023	16.5	5	16.7	825	12.8
2024	16.5	4	21.1	393	6.6
2025 (Year-to-date)	16.5	4	22.2	1,400	30.3
Upper					
2023	39.8	21	70.0	5,399	83.9
2024	39.8	11	57.9	3,890	65.3
2025	39.8	11	61.1	2,570	55.6
Not Available					
2023	0.0	0	0.0	0	0.0
2024	0.0	0	0.0	0	0.0
2025 (Year-to-date)	0.0	0	0.0	0	0.0
Total					
2023	**100.0**	**30**	**100.0**	**6,434**	**100.0**
2024	**100.0**	**19**	**100.0**	**5,961**	**100.0**
2025 (Year-to-date)	**100.0**	**18**	**100.0**	**4,620**	**100.0**

Source: 2020 ACS; "--" data not available.
Due to rounding, totals may not equal 100.0%

Innovative or Flexible Lending Practices

FBC uses innovative and/or flexible lending practices to serve its AA's credit needs. The bank partnered with the Community Partners for Affordable Housing for the Critical Home Repair

Program. Not only does the bank provide needed repairs for LMI residents' homes, but participants also receive financial literacy training. FBC has also partnered and arranged for Small Business Administration (SBA) loans. FBC has also participated with Allies for Community Business and The Capital Good in Equity Equivalent Investments (EQ2). According to the article, *"Equity Equivalent Investments."* by Beth Lipson, published in the March 2002 issue[2] of Community Investments, EQ2 is an innovative way to leverage funds for microlending. Lipson wrote, "It is a financial tool that allows Community Development Financial Institutions (CDFI)s to strengthen their capital structures, leverage additional debt capital, and, as a result, increase lending and invest in economically disadvantaged communities."

Community Development Loans

The institution was a leader in making community development loans in the AA. During the evaluation period, the bank made 44 community development loans, totaling approximately $95.5 million in the AA over 32 months. FBC's community development lending initiatives include affordable housing, economic development, and community services. The bank's loans are responsive to area credit and community development needs. In addition, the bank originated two community development loans, totaling approximately $27.2 million that benefited the regional or statewide area.

The bank's levels of community development loans to average net loans and average total assets were 7.1 percent of average net loans and 4.8 percent of average total assets or 0.22 percent and 0.15 percent per month, respectively. In the bank's prior examination, there were 55 loans totaling $99.5 million over 35 months. This was 5.1 percent of average total assets or 0.15 percent per month and 7.3 percent of average net loans or 0.21 percent per month. The bank's performance on a monthly basis is higher than the prior examination's performance.

FBC's community development lending performance was compared to SSIs recently evaluated by the FDIC, the Office of the Comptroller of the Currency, and the Federal Reserve Bank of Chicago. Three of the four comparable institutions were considered to be leaders in community development lending. The fourth made an adequate level of community development loans. The four SSIs operating in the AA averaged 3.9 percent of average net loans or 0.11 percent per month and ranged from 1.4 percent to 5.3 percent or 0.038 to 0.15 percent per month. In addition, the four SSIs averaged 2.8 percent of average total assets or 0.08 percent per month and ranged from 1.1 percent to 3.9 percent or 0.03 percent to 0.11 percent per month. The following table provides additional information regarding community development lending.

[2] Lipson, Beth (2002, March). Equity Equivalent Investment, Community Investments. https://www.cdfifund.gov/system/files/documents/eq2-overview-by-opportunity-finance-network.pdf.

Community Development Lending										
Activity Year	**Affordable Housing**		**Community Services**		**Economic Development**		**Revitalize or Stabilize**			**Total**
	#	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**
2/21/2023 – 12/31/2023	5	28,113	3	4,108	1	75	0	0	9	**32,296**
2024	9	6,615	4	1,275	2	133	0	0	15	**8,023**
Year to Date 2025	14	50,636	4	1,425	2	3,116	0	0	20	**55,177**
Total	**28**	**85,364**	**11**	**6,808**	**5**	**3,324**	**0**	**0**	**44**	**95,496**
Source: Bank Records.										

Examples of FBC's community development loans include:

- A $25.0 million revolving line of credit, which was an increase from $15.0 million, to fund mobile-home park improvements and new home installations at Chicago's only in-city manufactured housing community.

- A $3.9 million acquisition loan for a 27-unit apartment complex where 25 of 27 units are below U.S. Department of Housing and Urban Development (HUD) fair-market rents, strengthening affordable rental supply in the community.

- A $5.2 million (pro-rated) portion of a $13.0 million investment supporting construction of a 270-unit development, with 108 units (40%) to rent at or below HUD fair market rent levels

- A $1.1 million renewal loan for a 29-unit apartment building in a low-income census tract, preserving affordable rental housing stock.

- A $2.0 million construction loan to build eight affordable townhomes in Highland Park, with units reserved for households under 80% and 120% of MFI through the community land trust model

- A $8.1 million renewal investment in a CDFI note-purchased pool that finances the acquisition, rehab, and preservation of affordable multi-family housing across multiple Chicago-area census tracts.

INVESTMENT TEST

FBC's investment performance is "Low Satisfactory." The institution has demonstrated an adequate level of investment and grant activity and responsiveness to the AA's CD investment needs.

Investment and Grant Activity

The institution has an adequate level of qualified community development investments and grants, particularly those not routinely provided by private investors, although rarely in a leadership position. FBC made 458 qualified donations and grants totaling $1.1 million and funded 62 qualified investments totaling $17.0 million during the review period. The bank's levels of qualified investments to average total assets and average total investments were 0.90 percent of average assets or 0.028 percent per month and 3.1 percent of average total investments or 0.10 percent per month. In the bank's prior examination, there were 417 qualified investments and donations, totaling $17.7 million over 35 months. This translates to 0.91 percent of average total assets or 0.026 percent per month and 3.4 percent of average total investments or 0.10 percent per month. FBC's current investment volume is similar to its prior performance.

FBC's community development investments performance was compared to five SSIs recently evaluated by the FDIC, the Office of the Comptroller of the Currency, and the Federal Reserve Bank of Chicago. The five SSIs averaged 5.8 percent of average total investments or 0.17 percent per month and ranged from 3.0 percent to 9.9 percent or 0.10 percent per month to 0.28 percent per month. The five SSIs averaged 1.0 percent of average total assets or 0.031 percent per month and ranged from 0.7 percent to 1.6 percent or 0.024 percent per month to 0.048 percent per month. The bank's level of investments is less than these institutions that were mostly rated at the significant level of qualified investments and grants. The following table details qualified investments by year and type.

Qualified Investments										
Activity Year	**Affordable Housing**		**Community Services**		**Economic Development**		**Revitalize or Stabilize**		**Totals**	
	#	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**
Prior Period	27	5,761	18	5,658	2	1,050	0	0	**47**	**12,469**
2/21/2023 – 12/31/2023	0	0	0	0	1	1,000	5	1,245	**6**	**2,245**
2024	0	0	0	0	0	0	6	1,495	**6**	**1,495**
Year to Date 2025	0	0	0	0	0	0	3	745	**3**	**745**
Subtotal	27	5,761	18	5,658	3	2,050	14	3,485	**62**	**16,954**
Qualified Grants & Donations	53	12	405	1,053	0	0	0	0	**458**	**1,065**
Total	**80**	**5,773**	**423**	**6,711**	**3**	**2,050**	**14**	**3,485**	**520**	**18,019**
Source: Bank Data										

Examples of FBC's investments include:

- $1.0 million in economic development investments that provides loans to small businesses.
- Six certificate of deposit investments in minority depository institutions and CDFIs. Each certificate of deposit is approximately $250,000.

Community Development Initiatives

FBC made occasional use of innovative or complex investments to support community development initiatives. FBC partnered with a local affordable housing organization to establish an Individual Development Account (IDA) Home Repair Savings program in which participant dollars are matched by the bank, up to $500 per year, for use on repairs to homes purchased through assistance by the organization. FBC provided $7,490 in matching to eight accounts in 2023 and 2024.

Responsiveness to Credit and Community Development Needs

FBC exhibits adequate responsiveness to the credit and community development needs of the AA. FBC's investments are notable, as many are affordable housing, or small business-related, which are responsive to the community development needs.

SERVICE TEST

An "Outstanding" rating is assigned under the Service Test. The bank's retail delivery systems and CD service initiatives demonstrate excellent responsiveness to the AA.

Accessibility of Delivery Systems

Delivery systems are reasonably accessible to the bank's geographies and individuals of different income levels in its AA. As detailed in the table below, FBC operates three branches; one is located in upper-income census tract, one is located in middle-income census tract, and one is located in a moderate-income census tract. The limited-service LPO is located in an upper-income census tract. FBC provides banking services through online banking and bill pay, mobile banking and deposit, and 24-hour ATMs at all locations. This includes Zelle (peer-to-peer) and external account-to-account transfer.

Branch Distribution by Geography Income Level in the AA								
Tract Income Level	**Census Tracts**		**Population**		**All Branches**		**FBC Branches**	
	#	**%**	**#**	**%**	**#**	**%**	**#**	**%**
Low	238	16.0	756,034	12.6	96	6.6	0	0.0
Moderate	384	25.7	1,580,586	26.4	284	19.4	1	33.3
Middle	418	28.0	1,829,459	30.5	491	33.5	1	33.3
Upper	432	29.0	1,785,366	29.8	579	39.5	1	33.3
Not Available	20	1.3	38,438	0.6	14	1.0	0	0.0
Total	**1,492**	**100.0**	**5,989,883**	**100.0**	**1464**	**100.0**	**3**	**100.0**
Source: 2020 ACS, 2024 FFIEC, 2024 Peer Branch and Deposit Data *Due to rounding, totals may not equal 100.0%*								

Changes in Branch Locations

During the review period, the bank did not open or close ~~a~~ny branches. As a result, there were no changes that impacted the accessibility of banking services to LMI geographies or individuals. The bank's branch distribution remained consistent and continued to reasonably serve the needs of its assessment area.

Reasonableness of Business Hours and Services

Services and business hours are tailored to the convenience and needs of its AA, particularly LMI geographies and LMI individuals. All branches' lobbies are open from 9:00 a.m. to 5:00 p.m. Monday through Friday, and some branches have drive-up services and Saturday hours. In addition, the bank has introduced All Star e-Banking, which is a Bank On certified banking account. Bank On is a not-for-profit that is committed to helping consumers identify and enroll in safe, low-cost transactional checking and savings accounts. The bank also highlights and links on its website to Capital Good Fund, which provides personal loans and coaching on budgeting, lending, and credit score management.

Community Development Services

FBC is a leader in providing community development services and conducted 6,270 hours of community development services over 32 months. The services qualify for consideration as they use the individuals' financial expertise in serving on Boards of Directors, finance committees, fundraising

committees, and planning committees for many organizations that serve LMI community members. FBC's community development services performance was compared to four SSIs recently evaluated by the FDIC, the Office of the Comptroller of the Currency, and the Federal Reserve Bank of Chicago. FBC's volume of services significantly exceeded the level of services provided by similarly situated institutions in the AA. These banks averaged 3,836 hours, and three of the four were considered leaders in providing community development services. The following table illustrates the bank's performance.

Community Development Services (Hours of Service)					
Activity Year	**Affordable Housing**	**Community Services**	**Economic Development**	**Revitalize or Stabilize**	**Totals**
	#	#	#	#	#
2/21/2023 – 12/31/2023	154	1,986	57	30	**2,227**
2024	133	2,064	36	30	**2,263**
Year to Date 2025	109	1,645	3	23	**1,780**
Total	**396**	**5,695**	**96**	**83**	**6,270**
Source: Bank Data					

Examples of FBC's community development services include:

- A bank Board member committed 2,640 hours over the review period to a social service organization that primarily benefits LMI people by using his financial expertise to further the organization as a Board member.

- A bank Senior Vice President serves on the advisory board of a social service organization and committed 155 hours to helping LMI residents prepare taxes.

- A bank Vice President volunteers on the board of an organization that provides shelter to the homeless.

- A bank Senior Vice President serves on the board of an organization that assists victims of domestic abuse who have no resources.

- A Senior Vice President serves on the board of an affordable housing organization.

FAIR LENDING, DISCRIMINATORY, OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

The IDFPR Division of Banking provides comments regarding the institution's fair lending policies and procedures pursuant to 205 ILCS 735/35-15. Examiners conducted the fair lending review in accordance with the FFIEC Interagency Fair Lending Examination Procedures. Based on an

application of these procedures, examiners did not identify any evidence of discriminatory or other illegal credit practices; therefore, the results did not affect the institution's overall ILCRA rating.

APPENDICES

LARGE BANK PERFORMANCE CRITERIA

Lending Test

The Lending Test evaluates the bank's record of helping to meet the credit needs of its assessment area(s) through its lending activities by considering a bank's home mortgage, small business, small farm, and community development lending. If consumer lending constitutes a substantial majority of a bank's business, the FDIC will evaluate the bank's consumer lending in one or more of the following categories: motor vehicle, credit card, other secured, and other unsecured. The bank's lending performance is evaluated pursuant to the following criteria:

1) The number and amount of the bank's home mortgage, small business, small farm, and consumer loans, if applicable, in the bank's assessment area;
2) The geographic distribution of the bank's home mortgage, small business, small farm, and consumer loans, if applicable, based on the loan location, including:
    i. The proportion of the bank's lending in the bank's assessment area(s);
    ii. The dispersion of lending in the bank's assessment areas(s); and
    iii. The number and amount of loans in low-, moderate-, middle- and upper-income geographies in the bank's assessment area(s);
3) The distribution, particularly in the bank's assessment area(s), of the bank's home mortgage, small business, small farm, and consumer loans, if applicable, based on borrower characteristics, including the number and amount of:
    i. Home mortgage loans low-, moderate-, middle- and upper-income individuals
    ii. Small business and small farm loans to businesses and farms with gross annual revenues of $1 million or less;
    iii. Small business and small farm loans by loan amount at origination; and
    iv. Consumer loans, if applicable, to low-, moderate-, middle- and upper-income individuals;
4) The bank's community development lending, including the number and amount of community development loans, and their complexity and innovativeness; and
5) The bank's use of innovative or flexible lending practices in a safe and sound manner to address the credit needs of low- and moderate-income individuals or geographies.

Investment Test

The Investment Test evaluates the institution's record of helping to meet the credit needs of its assessment area(s) through qualified investments that benefit its assessment area(s) or a broader

statewide or regional area that includes the bank's assessment area(s). Activities considered under the Lending or Service Test may not be considered under the investment test. The bank's investment performance is evaluated pursuant to the following criteria:

1) The dollar amount of qualified investments;
2) The innovativeness or complexity of qualified investments;
3) The responsiveness of qualified investments to available opportunities; and
4) The degree to which qualified investments are not routinely provided by private investors.

Service Test

The Service Test evaluates the bank's record of helping to meet the credit needs of its assessment area(s) by analyzing both the availability and effectiveness of the bank's systems for delivering retail banking services and the extent and innovativeness of its community development services.

The bank's retail banking services are evaluated pursuant to the following criteria:

1) The current distribution of the bank's branches among low-, moderate-, middle-, and upper-income geographies;
2) In the context of its current distribution of the bank's branches, the bank's record of opening and closing branches, particularly branches located in low- or moderate-income geographies or primarily serving low- or moderate-income individuals;
3) The availability and effectiveness of alternative systems for delivering retail banking services (*e.g.,* RSFs, RSFs not owned or operated by or exclusively for the bank, banking by telephone or computer, loan production offices, and bank-at-work or bank-by-mail programs) in low- and moderate-income geographies and to low- and moderate-income individuals; and
4) The range of services provided in low-, moderate-, middle-, and upper-income geographies and the degree to which the services are tailored to meet the needs of those geographies.

The bank's community development services are evaluated pursuant to the following criteria:

1) The extent to which the bank provides community development services; and
2) The innovativeness and responsiveness of community development services.

ASSESSMENT FACTORS
(38 Ill. Admin. Code 345.200)

As used in this Part, "assessment factors" means the assessment of the following factors to determine whether a bank is meeting the financial services needs of local communities:

a) activities to ascertain the financial services needs of the community, including communication with community members regarding the financial services provided;

b) extent of marketing to make members of the community aware of the financial services offered;

c) origination of mortgage loans including, but not limited to, home improvement and rehabilitation loans, and other efforts to assist existing low-income and moderate-income residents to be able to remain in affordable housing in their neighborhoods;

d) for small business lenders, the origination of loans to businesses with gross annual revenues of $1,000,000.00 or less, particularly those in low-income and moderate-income neighborhoods;

e) participation, including investments, in community development and redevelopment programs, small business technical assistance programs, minority-owned depository institutions, community development financial institutions, and mutually owned financial institutions;

f) efforts working with delinquent customers to facilitate a resolution of the delinquency;

g) origination of loans that show an under concentration and a systemic pattern of lending resulting in the loss of affordable housing units;

h) evidence of discriminatory and prohibited practices; and

i) offering retail banking services to unbanked and underbanked persons.

GLOSSARY

Affiliate: This means any company that controls, is controlled by, or is under common control with another company. The term "control" has the meaning given to that term in 12 U.S.C. 1841(a)(2), and a company is under common control with another company if both companies are directly or indirectly controlled by the same company.

Aggregate Lending: The number of loans originated and purchased by all reporting lenders in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the metropolitan area/assessment area.

Alternative financial products or services: This means financial products or services offered by persons other than an insured depository institution at a higher cost than comparable services offered by an insured depository institution**.**

American Community Survey (ACS): A nationwide United States Census survey that produces demographic, social, housing, and economic estimates in the form of five-year estimates based on population thresholds.

Area Median Income: This means the median family income for the Metropolitan Statistical Area (MSA), if a person or geography is located in an MSA, or for the metropolitan division, if a person or geography is located in an MSA that has been subdivided into metropolitan divisions; or the statewide nonmetropolitan median family income, if a person or geography is located outside an MSA.

Assessment Area: This means a geographic area delineated in accordance with 38 Ill. Admin. Code 345.400.

Bank: This means a bank that has a charter issued under the Illinois Banking Act [205 ILCS 5], a savings bank that has a charter issued under the Savings Bank Act [205 ILCS 205], and an FDIC-insured banking office of a foreign banking corporation issued a certificate of authority under the Foreign Banking Office Act [205 ILCS 645].

Branch: This means a staffed banking facility defined as a branch under Section 2 of the Illinois Banking Act [205 ILCS 5/2] or Section 1007.20 of the Illinois Savings Bank Act [205 ILCS 205/1007.20], and a branch of a banking office of a foreign banking corporation issued a certificate of authority under the Foreign Banking Office Act [205 ILCS 645], whether shared or unshared, including, for example, a mini-branch in a grocery store or a branch operated in conjunction with any other local business or nonprofit organization.

Census Tract: A small, relatively permanent statistical subdivision of a county or equivalent entity. The primary purpose of census tracts is to provide a stable set of geographic units for the presentation of statistical data. Census tracts generally have a population size between 1,200 and 8,000 people, with an optimum size of 4,000 people. Census tract boundaries generally follow visible and identifiable features, but they may follow nonvisible legal boundaries in some instances. State and county boundaries always are census tract boundaries.

Combined Statistical Area (CSA): A combination of several adjacent metropolitan statistical areas or micropolitan statistical areas or a mix of the two, which are linked by economic ties.

Community Development: This includes: affordable housing (including multifamily rental housing) for low- or moderate-income individuals; community services targeted to low- or moderate-income individuals; activities that promote economic development by financing businesses or farms that meet the size eligibility standards of the Small Business Administration's Development Company or Small Business Investment Company programs (13 CFR 121.301) or have gross annual revenues of $1 million or less; activities that revitalize or stabilize low-or moderate-income geographies, designated disaster areas, distressed or underserved nonmetropolitan middle-income geographies designated by the Board of Governors of the Federal Reserve System, FDIC, and Office of the Comptroller of the Currency based on rates of poverty, unemployment, and population loss or based on population size, density, and dispersion. Activities that revitalize and stabilize geographies are designated based on population size, density, and dispersion if they help to meet essential community needs, including needs of low- and moderate-income individuals; or unbanked or underbanked geographies; and activities targeted to directly and tangibly increase climate resilience in low-income to moderate-income neighborhoods or mitigate environmental harm in LMI neighborhoods.

Community Development Corporation (CDC): A CDC allows banks and holding companies to make equity type of investments in community development projects. Institution CDCs can develop innovative debt instruments or provide near-equity investments tailored to the development needs of the community. Institution CDCs are also tailored to their financial and marketing needs. A CDC may purchase, own, rehabilitate, construct, manage, and sell real property. Also, it may make equity or debt investments in development projects and in local businesses. The CDC activities are expected to directly benefit low- and moderate-income groups, and the investment dollars should not represent an undue risk on the banking organization.

Community Development Financial Institutions (CDFIs): CDFIs are private intermediaries (either for profit or nonprofit) with community development as their primary mission. A CDFI facilitates the flow of lending and investment capital into distressed communities and to individuals who have been unable to take advantage of the services offered by traditional financial institutions. Some basic types of CDFIs include community development banks, community development loan funds, community development credit unions, micro enterprise funds, and community development venture capital funds.

A certified CDFI must meet eligibility requirements. These requirements include the following:

- Having a primary mission of promoting community development;
- Serving an investment area or target population;
- Providing development services;
- Maintaining accountability to residents of its investment area or targeted population through representation on its governing board of directors or by other means;
- Not constituting an agency or instrumentality of the United States, of any state or political subdivision of a state.

Community Development Loan: A loan that:

(1) Has as its primary purpose community development; and

(2) Except in the case of a wholesale or limited-purpose bank:

(i) Has not been reported or collected by the bank or an affiliate for consideration in the bank's assessment area as a home mortgage, small business, small farm, or consumer loan unless the loan is for a multifamily dwelling (as defined in 12 CFR 1003.2(n)); and

(ii) Benefits the bank's assessment area(s) or a broader statewide or regional area including the institution's assessment area(s).

Community Development Service: A service that:

(1) Has as its primary purpose community development;

(2) Is related to the provision of financial services; and

(3) Has not been considered in the evaluation of the bank's retail banking services under 38 Ill. Admin. Code 345.240(d).

Consumer Loan(s): A loan(s) to one or more individuals for household, family, or other personal expenditures. A consumer loan does not include a home mortgage, small business, or small farm loan. This definition includes the following categories: motor vehicle loan, which is a consumer loan extended for the purchase of and secured by a motor vehicle; credit card loan, which is a line of credit for household, family, or other personal expenditures that is accessed by a borrower's use of a "credit card," as this term is defined in 12 CFR 1026.2; other secured consumer loan, which is a secured consumer loan that is not included in one of the other categories of consumer loans; and other unsecured consumer loan, which is an unsecured consumer loan that is not included in one of the other categories of consumer loans.

Core Based Statistical Area (CBSA): The county or counties or equivalent entities associated with at least one core (urbanized area or urban cluster) of at least 10,000 population, plus adjacent counties having a high degree of social and economic integration with the core as measured through commuting ties with the counties associated with the core. Metropolitan and Micropolitan Statistical Areas are the two categories of CBSAs.

Department: This means the Illinois Department of Financial and Professional Regulation.

Distressed Middle-Income Nonmetropolitan Geographies: A nonmetropolitan middle-income geography will be designated as distressed if it is in a county that meets one or more of the following triggers:

(1) An unemployment rate of at least 1.5 times the national average;

(2) A poverty rate of 20 percent or more; or

(3) A population loss of 10 percent or more between the previous and most recent decennial census or a net migration loss of 5 percent or more over the 5-year period preceding the most recent census.

Family: Includes a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The number of family households always equals the number of families; however, a family household may also include non-relatives

living with the family. Families are classified by type as either a married-couple family or other family. Other family is further classified into "male householder" (a family with a male householder and no wife present) or "female householder" (a family with a female householder and no husband present).

FDIC: This means the Federal Deposit Insurance Corporation.

FFIEC-Estimated Income Data: The Federal Financial Institutions Examination Council (FFIEC) issues annual estimates which update median family income from the metropolitan and nonmetropolitan areas. The FFIEC uses American Community Survey data and factors in information from other sources to arrive at an annual estimate that more closely reflects current economic conditions.

Full-Scope Review: A full-scope review is accomplished when examiners complete all applicable interagency examination procedures for an assessment area. Performance under applicable tests is analyzed considering performance context, quantitative factors (e.g., geographic distribution, borrower profile, and total number and dollar amount of investments), and qualitative factors (e.g., innovativeness, complexity, and responsiveness).

Geography: A census tract delineated by the United States Bureau of the Census in the most recent decennial census.

Home Mortgage Disclosure Act (HMDA): The statute that requires certain mortgage lenders that do business or have banking offices in a metropolitan statistical area to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and income of applicants, the amount of loan requested, and the disposition of the application (approved, denied, and withdrawn).

Home Mortgage Loan: This means a closed-end mortgage loan or an open-end line of credit as these terms are defined under Section 1003.2 and that is not an excluded transaction under 12 CFR 1003.3(c)(1) through (10) and (13).

Housing Unit: Includes a house, an apartment, a mobile home, a group of rooms, or a single room that is occupied as separate living quarters.

Income level includes:

> **Low-income**: This means an individual income that is less than 50 percent of the area median income or a median family income that is less than 50 percent in the case of a geography.
>
> **Moderate-income:** This means an individual income that is at least 50 percent and less than 80 percent of the area median income or a median family income that is at least 50 and less than 80 percent in the case of a geography.

Middle-income: This means an individual income that is at least 80 percent and less than 120 percent of the area median income or a median family income that is at least 80 and less than 120 percent in the case of a geography.

Upper-income: This means an individual income that is 120 percent or more of the area median income or a median family income that is 120 percent or more in the case of a geography.

Limited purpose bank: This means a bank that offers only a narrow product line (such as credit card or motor vehicle loans) to a regional or broader market and for which a designation as a limited purpose bank is in effect, in accordance with 38 Ill. Admin. Code 345.250(b).

Limited-Scope Review: A limited-scope review is accomplished when examiners do not complete all applicable interagency examination procedures for an assessment area.
Performance under applicable tests is often analyzed using only quantitative factors (e.g., geographic distribution, borrower profile, total number and dollar amount of investments, and branch distribution).

Loan Location: This means a loan is located as follows:

A consumer loan is located in the geography where the borrower resides;

A home mortgage loan is located in the geography where the property to which the loan relates is located; and

A small business or small farm loan is located in the geography where the main business facility or farm is located or where the loan proceeds otherwise will be applied, as indicated by the borrower.

Loan production office: This means a staffed facility of a bank, other than a branch, that is open to the public and that provides lending-related services, such as loan information and applications.

Low-Income Housing Tax Credit: The Low-Income Housing Tax Credit Program is a housing program contained within the Internal Revenue Code of 1986, as amended. It is administered by the U.S. Department of the Treasury and the Internal Revenue Service. The U.S. Treasury Department distributes low-income housing tax credits to housing credit agencies through the Internal Revenue Service. The housing agencies allocate tax credits on a competitive basis.

Developers who acquire, rehabilitate, or construct low-income rental housing may keep their tax credits. Or they may sell them to corporations or investor groups, who, as owners of these properties, will be able to reduce their own federal tax payments. The credit can be claimed annually for ten consecutive years. For a project to be eligible, the developer must set aside a specific percentage of units for occupancy by low-income residents. The set-aside requirement remains throughout the compliance period, usually 30 years.

Market Share: The number of loans originated and purchased by the institution as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the metropolitan area/assessment area.

Median Income: The median income divides the income distribution into two equal parts, one having incomes above the median and the other having incomes below the median.

Metropolitan Division (MD): This means a metropolitan division as defined by the United States Director of the Office of Management and Budget.

Metropolitan Statistical Area (MSA): This means a metropolitan statistical area as defined by the United States Director of the Office of Management and Budget.

Multi-family: Refers to a residential structure that contains five or more units.

Nonmetropolitan Area (also known as **non-MSA):** This means any area that is not located in an MSA.

Owner-Occupied Units: Includes units occupied by the owner or co-owner, even if the unit has not been fully paid for or is mortgaged.

Qualified Investment: A lawful investment, deposit, membership share, or grant that has as its primary purpose community development.

Remote Service Facility (RSF): This means an automated, unstaffed banking facility owned or operated by, or operated exclusively for, the bank, such as an automated teller machine, cash dispensing machine, point-of-sale terminal, or other remote electronic facility, at which deposits are received, cash dispersed, or money lent.

Rural Area: Territories, populations, and housing units that are not classified as urban.

Small Bank: This means a bank that is a small bank under federal administrative rules established by the bank's primary federal financial supervisory agency pursuant to the federal Community Reinvestment Act and an intermediate small bank means a bank that is an intermediate small bank under federal administrative rules established by the bank's primary federal financial supervisory agency pursuant to the federal Community Reinvestment Act.

Small Business Investment Company (SBIC): SBICs are privately-owned investment companies which are licensed and regulated by the Small Business Administration (SBA). SBICs provide long-term loans and/or venture capital to small firms.

Small business loan: This means a loan included in "loans to small businesses" as defined in the instructions for preparation of the Consolidated Report of Condition and Income (Federal Financial Institution Examination Council (FFIEC) 031 and 041).

Small farm loan: This means a loan included in "loans to small farms" as defined in the instructions for preparation of the Consolidated Report of Condition and Income (FFIEC 031 and 041).

Special credit program: This means any credit program offered by a bank to meet special social needs which is in conformity with and explicitly authorized by the Equal Credit Opportunity Act (15 U.S.C. 1691(c)) and Regulation B (12 C.F.R. 1002.8).

Substantial majority: This means a portion of the bank's lending activity so significant by number and dollar volume of loans that the lending test evaluation would not meaningfully reflect its lending performance if consumer loans were excluded.

Unbanked person: This means an individual that does not have a checking or savings account with an insured depository institution.

Underbanked person: This means an individual that has a checking or saving account with an insured depository institution but that used financial products or services from a person other than an insured depository institution in the past 12 months.

Underserved Middle-Income Nonmetropolitan Geographies: A nonmetropolitan middle- income geography will be designated as underserved if it meets criteria for population size, density, and dispersion indicating the area's population is sufficiently small, thin, and distant from a population center that the tract is likely to have difficulty financing the fixed costs of meeting essential community needs.

Very Small Bank: This means a bank that is eligible for the Very Small Bank Examination Procedure set forth in 38 Ill. Admin. Code 345.450(b).

Wholesale bank: This means a bank that is not in the business of extending home mortgage, small business, small farm, or consumer loans to retail customers, and for which a designation as a wholesale bank is in effect, in accordance with 38 Ill. Admin. Code 345.450(b).

First Bank Chicago

Branch Locations

Highland Park – Main Facility
1835 First Street
Highland Park, IL 60035
847-432-7800

MSA/MD Name: Lake County-Kenosha County, IL-WI
MSA/MD Code: 29404
State Code: 17
County Code: 097
Census Tract Code: 8654.00 (Middle Income)

Hours of Operation		
Lobby	Walk-Up	Drive-Thru
Monday-Friday: 8:30 am – 5:00 pm Saturday: 9:00 am – 1:00 pm	Monday-Friday: 8:00 am – 8:30 am 5:00 pm – 6:00 pm	Monday-Friday: 8:00 am – 6:00 pm Saturday: 9:00 am – 1:00 pm

Services/Products Available		
Consumer / Commercial / Treasury Mgmt Deposit Accounts	Customer Service – Teller / Personal Banking	Safe Deposit Box
Retail Deposit Accounts	Cashiers Checks / Money Orders	ATM (2)*
Consumer Lending	Gift Cards	Night Drop
Wire Transfers	Foreign Currency Conversion	Check Collection Service

*ATM services include: Cash withdrawals, balance inquiries, account transfers, account deposits.

First Bank Chicago

Branch Locations

Northbrook – Branch
633 Skokie Boulevard
Northbrook, IL 60062
847-272-1300

MSA/MD Name: Chicago- Naperville-Evanston, IL
MSA/MD Code: 16984
State Code: 17
County Code: 031
Census Tract Code: 8015.00 (Upper Income)

Hours of Operation		
Lobby	Walk-Up	Drive-Thru
Monday-Friday: 8:30 am – 5:00 pm	No walk-up facility available	Monday-Friday: 8:30 am – 5:00 pm

Services/Products Available		
Commercial / Consumer / Treasury Mgmt Deposit Accounts	Customer Service – Teller / Personal Banking	Foreign Currency Conversion
Commercial Lending	Cashiers Checks / Money Orders	ATM*
Wire Transfers	Gift Cards	Check Collection Service

*ATM services include: Cash withdrawals, balance inquiries, account transfers, account deposits.

First Bank Chicago

Branch Locations

Skokie – Branch
8833 Gross Point Rd
Suite 202
Skokie, IL 60077
847-272-7800

MSA/MD Name: Chicago- Naperville-Evanston, IL
MSA/MD Code: 16984
State Code: 17
County Code: 031
Census Tract Code: 8070.00 (Moderate Income)

Hours of Operation		
Lobby	Walk-Up	Drive-Thru
Monday-Friday: 8:30 am – 5:00 pm	No walk-up facility available	No Drive-Thru facility available

Services/Products Available		
ATM*	Customer Service – Teller / Personal Banking	Check Collection Service
Commercial / Consumer / Treasury Mgmt Deposit Accounts	Cashier's Checks / Money Orders	Wire Transfers
Commercial Lending	Gift Cards	

*ATM services include: Cash withdrawals, balance inquiries, account transfers, account deposits.

3/2026

First Bank Chicago

Branch Locations

Westchester – Loan Production Office
1 Westbrook Corporate Center
Suite 535
Westchester, IL 60154
708-223-7001

MSA/MD Name: Chicago- Naperville-Evanston, IL
MSA/MD Code: 16984
State Code: 17
County Code: 031
Census Tract Code: 8185.00 (Upper Income)

Hours of Operation		
Lobby	Walk-Up	Drive-Thru
By appointment only	No walk-up facility available	No Drive-Thru facility available

Services/Products Available
Commercial Lending

3/2026

2025 FFIEC Geocode Census Report

Address: 1835 1st St, Highland Park, Illinois, 60035
MSA: 29404 - LAKE COUNTY, IL
State: 17 - ILLINOIS
County: 097 - LAKE COUNTY
Tract Code: 8654.00

Summary Census Demographic Information

Tract Income Level	Middle
Underserved or Distressed Tract	No
2025 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	$143,000
2025 Estimated Tract Median Family Income	$153,639
2020 Tract Median Family Income	$120,691
Tract Median Family Income %	107.44
Tract Population	4197
Tract Minority %	28.85
Tract Minority Population	1211
Owner-Occupied Units	1338
1- to 4- Family Units	1286

Census Income Information

Tract Income Level	Middle
2020 MSA/MD/statewide non-MSA/MD Median Family Income	$112,326
2025 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	$143,000
% below Poverty Line	5.92
Tract Median Family Income %	107.44
2020 Tract Median Family Income	$120,691
2025 Estimated Tract Median Family Income	$153,639
2020 Tract Median Household Income	$96,750

Census Population Information

Tract Population	4197
Tract Minority %	28.85
Number of Families	1135
Number of Households	2078
Non-Hispanic White Population	2986
Tract Minority Population	1211
American Indian Population	1
Asian/Hawaiian/Pacific Islander Population	177
Black Population	80
Hispanic Population	831
Other/Two or More Races Population	122

Census Housing Information

Total Housing Units	2257
1- to 4- Family Units	1286
Median House Age (Years)	40
Owner-Occupied Units	1338
Renter Occupied Units	740
Owner Occupied 1- to 4- Family Units	907
Inside Principal City?	NO
Vacant Units	179

2025 FFIEC Geocode Census Report

Address: 633 Skokie Blvd, Northbrook, Illinois, 60062
MSA: 16984 - CHICAGO-NAPERVILLE-SCHAUMBURG, IL
State: 17 - ILLINOIS
County: 031 - COOK COUNTY
Tract Code: 8015.00

Summary Census Demographic Information

Tract Income Level	Upper
Underserved or Distressed Tract	No
2025 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	$117,400
2025 Estimated Tract Median Family Income	$191,468
2020 Tract Median Family Income	$151,063
Tract Median Family Income %	163.09
Tract Population	6572
Tract Minority %	20.63
Tract Minority Population	1356
Owner-Occupied Units	1888
1- to 4- Family Units	1805

Census Income Information

Tract Income Level	Upper
2020 MSA/MD/statewide non-MSA/MD Median Family Income	$92,622
2025 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	$117,400
% below Poverty Line	4.61
Tract Median Family Income %	163.09
2020 Tract Median Family Income	$151,063
2025 Estimated Tract Median Family Income	$191,468
2020 Tract Median Household Income	$103,856

Census Population Information

Tract Population	6572
Tract Minority %	20.63
Number of Families	1560
Number of Households	2414
Non-Hispanic White Population	5216
Tract Minority Population	1356
American Indian Population	4
Asian/Hawaiian/Pacific Islander Population	745
Black Population	104
Hispanic Population	297
Other/Two or More Races Population	206

Census Housing Information

Total Housing Units	2752
1- to 4- Family Units	1805
Median House Age (Years)	52
Owner-Occupied Units	1888
Renter Occupied Units	526
Owner Occupied 1- to 4- Family Units	1600
Inside Principal City?	NO
Vacant Units	338

2025 FFIEC Geocode Census Report

Address: 8833 Gross Point Rd, Skokie, Illinois, 60077
MSA: 16984 - CHICAGO-NAPERVILLE-SCHAUMBURG, IL
State: 17 - ILLINOIS
County: 031 - COOK COUNTY
Tract Code: 8070.00

Summary Census Demographic Information

Tract Income Level	Moderate
Underserved or Distressed Tract	No
2025 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	$117,400
2025 Estimated Tract Median Family Income	$91,325
2020 Tract Median Family Income	$72,054
Tract Median Family Income %	77.79
Tract Population	5866
Tract Minority %	56.70
Tract Minority Population	3326
Owner-Occupied Units	922
1- to 4- Family Units	1441

Census Income Information

Tract Income Level	Moderate
2020 MSA/MD/statewide non-MSA/MD Median Family Income	$92,622
2025 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	$117,400
% below Poverty Line	15.15
Tract Median Family Income %	77.79
2020 Tract Median Family Income	$72,054
2025 Estimated Tract Median Family Income	$91,325
2020 Tract Median Household Income	$64,400

Census Population Information

Tract Population	5866
Tract Minority %	56.70
Number of Families	1205
Number of Households	1928
Non-Hispanic White Population	2540
Tract Minority Population	3326
American Indian Population	3
Asian/Hawaiian/Pacific Islander Population	1656
Black Population	592
Hispanic Population	840
Other/Two or More Races Population	235

Census Housing Information

Total Housing Units	2052
1- to 4- Family Units	1441
Median House Age (Years)	65
Owner-Occupied Units	922
Renter Occupied Units	1006
Owner Occupied 1- to 4- Family Units	855
Inside Principal City?	YES
Vacant Units	124

2025 FFIEC Geocode Census Report

Address: 1 Westbrook Corporate Ctr, Westchester, Illinois, 60154
MSA: 16984 - CHICAGO-NAPERVILLE-SCHAUMBURG, IL
State: 17 - ILLINOIS
County: 031 - COOK COUNTY
Tract Code: 8185.00

Summary Census Demographic Information

Tract Income Level	Upper
Underserved or Distressed Tract	No
2025 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	$117,400
2025 Estimated Tract Median Family Income	$150,671
2020 Tract Median Family Income	$118,873
Tract Median Family Income %	128.34
Tract Population	5650
Tract Minority %	32.58
Tract Minority Population	1841
Owner-Occupied Units	2184
1- to 4- Family Units	2505

Census Income Information

Tract Income Level	Upper
2020 MSA/MD/statewide non-MSA/MD Median Family Income	$92,622
2025 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	$117,400
% below Poverty Line	1.11
Tract Median Family Income %	128.34
2020 Tract Median Family Income	$118,873
2025 Estimated Tract Median Family Income	$150,671
2020 Tract Median Household Income	$87,538

Census Population Information

Tract Population	5650
Tract Minority %	32.58
Number of Families	1462
Number of Households	2309
Non-Hispanic White Population	3809
Tract Minority Population	1841
American Indian Population	0
Asian/Hawaiian/Pacific Islander Population	241
Black Population	706
Hispanic Population	792
Other/Two or More Races Population	102

Census Housing Information

Total Housing Units	2518
1- to 4- Family Units	2505
Median House Age (Years)	53
Owner-Occupied Units	2184
Renter Occupied Units	125
Owner Occupied 1- to 4- Family Units	2171
Inside Principal City?	NO
Vacant Units	209

First Bank Chicago

Opened/Closed Branches

No new branches have been opened and no branches have been permanently closed during the following periods:

- January 1, 2023 -- December 31, 2023
- January 1, 2024 -- December 31, 2024
- January 1, 2025 -- December 31, 2025
- January 1, 2026 -- March 31, 2026

First Bank Chicago

Deposit Products and Other Services

As of March 2026

Savings Accounts

Available to consumer and commercial clients:

- **FREE Savings** – A basic savings option with interest paid monthly and no monthly fee.
- **Prime Savings** – A tiered variable rate savings option with interest paid monthly.

Available to consumer clients only:

- **My First Account**– A savings account option specifically for minors.
- **IRA Savings** – A savings option for IRA contributions.
- **FREE Savings / Individual Development Savings Program (IDA) –** An interest-bearing savings account for individuals pre-approved and enrolled in a bank developed IDA Savings Program.

Checking Accounts

Available to consumer clients:

- **FREE Checking** – A basic checking option with no monthly fees.
- **Interest Checking**– An interest bearing checking option that requires direct deposit.
- **Interest Plus Checking** – A tiered variable rate interest earning checking account, with additional benefits.
- **Student e-Banking**– A standard checking option for young adults.
- **All Star e-Banking**– A basic checking account with a low minimum opening deposit and no monthly or overdraft fees.
- **Private Checking** - A tiered variable rate interest earning checking account, with additional benefits.
- **Health Savings Account** – A medical savings option with check writing and debit card benefits to pay for qualified medical expenses.

Available to commercial clients:

- **Community Partners Non-Profit Checking** – An interest-bearing checking account for non-profit organizations.
- **Community Business Checking** – A basic non-interest-bearing checking account with for businesses with low transaction volumes.
- **Commercial Checking** – A basic checking option for businesses with high transaction volumes.
- **Commercial Plus Checking –** An interest-bearing checking account option for businesses.
- **Government Plus Interest Checking** – An interest-bearing public funds checking account for public entities.
- **Advanced Business Checking** – A non-interest-bearing checking account for businesses with high transaction volumes and a need for Treasury Management Solutions.

- **IOLTA Trust Fund Account** -- “IOLTA” stands for Interest on Lawyer Trust Accounts. An IOLTA account is a pooled, interest-bearing demand deposit account used by lawyers to hold

client funds.
- **ICS** (Insured Cash Sweep) Product
- **Business Advantage Account –** a tiered interest-bearing checking account.

Money Market Accounts

- **Personal Money Market** (consumer) – An interest-bearing account with check writing privileges.
- **Preferred Business Money Market** (commercial) – A tiered variable rate interest-bearing account with check writing privileges.

Certificates of Deposit

Available to both consumer and commercial clients. There are a variety of terms available for each category of Certificate of Deposit.

- **Standard Certificates of Deposit**
- **Special Certificates of Deposit**
- **Individual Retirement Account (IRA) Certificates of Deposit**

Retirement Accounts

Specialized tax advantage accounts available to individual consumer clients only.

- **Traditional**
- **Roth**
- **Simplified Employee Pension (SEP)**
- **Coverdell Education Savings Account (CESA)**

Electronic Services

Available to consumer and commercial clients:
- **Online Banking**
- **Mobile Banking**
- **Mobile Deposit Capture**
- **Zelle® -- person-to-person transfers**
- **Transfer Now -- external account transfers**
- **Online Account Opening – existing customers only**
- **Credit Score – credit monitoring**
- **24 Hour Telebanking**
- **Banking Alerts**
- **Bill Pay**
- **Digital Wallet (ApplePay, GooglePay, SamsungPay)**
- **Debit Card Management Tool**

Available to commercial clients only:
- **Remote Deposit Teller**
- **Locked Night Deposits (Highland Park location only)**

Deposit Products and Other Services (continued)

As of March 2026

- **Commercial Check and ACH Positive Pay**

Deposit Products and Other Services (continued)

As of March 2026

Other Bank Services

Available to consumer and commercial clients:

- **Cashiers Checks & Money Orders**
- **Foreign Drafts**
- **Visa® Debit / ATM Cards**
- **MasterCard® Gift Cards**
- **Safe Deposit Boxes (Highland Park location only)**
- **Foreign Currency**
- **Wire Transfers**
- **Pay Property Taxes (Lake County only)**
- **Intra Fi Repo**

Available to commercial clients only:

- **Merchant Credit Card Services**
- **Treasury Management Related Services**
- **PNC Corporate Credit Cards**
- **Payroc -- credit and debit card payment processing services**

Please refer to the Retail and Commercial Account Terms and Conditions.

Please refer to separate fee schedules for Consumer and Commercial accounts.

First Bank Chicago

Commercial Loan Products and Fees

First Bank Chicago operates a Commercial Lending Department to serve the needs of corporate and commercial clients.

Products offered are:

- Commercial and Industrial Loans
- Commercial Lease Financing
- Equipment Financing
- Commercial Real Estate Loans
- Construction Loans
- Lines of Credit
- SBA 504 Loans
- Acquisition Financing
- Franchise Financing
- Letters of Credit

Fees for Commercial Products are negotiated at the time of the transaction. Commercial Lenders are available to meet with clients at the Northbrook and Skokie branch locations, the Westchester Loan Production Office, or at the client's place of business.

Consumer Loan Products and Fees

Refer to the attached "Consumer Loan Products and Fees" current as of March 2026. Consumer Lenders are available to meet with clients at the Highland Park location.

First Bank Chicago

Consumer Loan Products and Fees

As of March 2026

Home Equity Term Loan

These loans are secured by the equity in a borrower's home. The proceeds of these loans may be utilized for any purpose.

Origination Fees: None

Release Fee: A $125.00 fee is incurred by borrower at the time of account closing.

The borrower may also incur the additional responsibility for expenses such as, but not limited to, title associated fees charged by a Title Company and/or other third-party providers.

Home Equity Lines of Credit

These loans are secured by the equity in a borrower's home. The proceeds of these loans may be utilized for any purpose. Home Equity Lines of Credit allow the borrower convenient accessibility of proceeds by check or transfer to an account at any time.

Origination Fee – Credit Limit up to $750,000: None

Origination Fee – Credit Limit greater than $750,000: None

Annual Fee: $50.00, waived the 1st year, then due each year beginning on the first anniversary of your account opening and on each anniversary date thereafter

Stop Payment Fee: $30.00 when you request a stop payment on your account

Subordination Fee: $300.00 When the request is made for a senior lien on your house

Release Fee: A $125.00 fee is incurred by borrower at the time of account closing.

The Home Equity Line of Credit is subject to an early account-closing fee. In the event a Home Equity Line of Credit is closed within 36 months of origination a fee of $500.00 or 2% of the Credit Limit (whichever is less) is charged.

If the loan closes at a title company, Borrower may also incur the additional responsibility for expenses such as, but not limited to, title associated fees and closing fees charged by the title company and/or other third-party providers which will generally total between $0.00 and $2,000.00.

Rev. 03/2026

Consumer Loan Products and Fees (continued)

As of March 2026

Installment Loans

This financing is established for a certain amortization and may be utilized to finance a major consumer need such as the purchase of a vehicle.

Origination Fee: None

The borrower may also incur the additional responsibility for expenses incurred by Lender to prefect its lien on collateral pledged.

Line of Credit

This financing is typically established for one year with interest only payments due monthly. Funds up to the maximum credit can be advanced and repaid throughout the term of the loan.

Origination Fee: None

The borrower may also incur the additional responsibility for expenses incurred by Lender to prefect its lien on collateral pledged.

Single Payment Loan

This financing is typically established for one year with interest only payments due monthly.

Origination Fee: None

The borrower may also incur the additional responsibility for expenses incurred by Lender to prefect its lien on collateral pledged.

CD Secured Loans

These loans are for consumers in which a Certificate of Deposit is pledged as collateral. The loan term must not exceed the term of the pledged Certificate of Deposit.

Origination Fee: None

Other Fees: None

The borrower may also incur a penalty in the event the certificate of deposit is closed prior to maturity.

The Bank reserves the right to change loan products and fees at its discretion.

Rev. 03/2026

First Bank Chicago
Your Interest Is Our Priority

Schedule of Fees & Service Charges for Consumer Accounts

Effective January 2, 2025

Personal Banking Service Charges

ACCOUNT SERVICE CHARGES
Minimum Daily Balance to avoid Monthly Service Fee:

Interest Plus Checking < $1,000 ..... $10.00

Private Checking < $10,000 ..... $15.00

Prime Savings < $5,000 ..... $15.00

Personal Money Market < $2,500 ..... $15.00

SAFE DEPOSIT BOX (annual fee*)

2x5 ..... $30.00

3x5 ..... $50.00

5x5 ..... $70.00

3x10 ..... $85.00

5x10 ..... $110.00

10x10 ..... $170.00

Drilling $200.00

Key Deposit $20.00

30 Day Late Charge $10.00

Gift Cards (one time purchase fee)

Mastercard® $4.95

General Banking Fees

Debit Card Replacement $10.00

General Account Fees (per item)

Check Supplies and Imprinting. ..... varies

Rolled Coin (per roll) ..... $.10

Stop Payment $30.00

Overdraft Fees***

Overdraft Fee (per paid item) $30.00

Maximum Paid Item Fee (per day) $150.00

Wire Transfer Fees

Outgoing Domestic. $30.00

Outgoing International. $50.00

Incoming ..... None

Account Research

Account Reconciliation (per hour). $25.00

Research Time (per hour)..... $30.00

Copies of Account Documents (per item).....$3.00

Collections

Coupon Collection. $10.00

Domestic Collection. $20.00

Fax Services. $3.00

Garnishments, Levies, Liens..... $125.00
Plus Cost

First Bank Chicago

HIGHLAND PARK
1835 First Street
Highland Park, IL 60035
(847) 432-7800

NORTHBROOK
633 Skokie Boulevard
Northbrook, IL 60062
(847) 272-1300

SKOKIE
8833 Gross Point Road
Suite #202
Skokie, IL 60077
(847) 272-7800

WESTCHESTER
1 Westbrook Corporate Center
Suite #535 | Loan Production Office
Westchester, IL 60154
(708) 223-7001

* Rental is limited to Clients only, $5.00 discount of annual fee for automatic payment from FBC account.
*Annual fee for non-deposit clients will be twice the standard rate.
***For small overdrafts, we do not charge a fee if:
- The resulting overdrawn balance of the account is less than $50.00 and/or
- The individual item causing the overdrawn balance is less than $50.00

First Bank Chicago

Your Interest Is Our Priority

Schedule of Fees & Service Charges for Business Banking Accounts

Effective February 3, 2025

Business Account Service Charges

Advanced Business Checking
Minimum Balance Required $3,500.00
Monthly Fee if Below Minimum $15.00
Monthly Items Allowed 350
Fee for Excess Monthly Items.....$1.00 per item
Monthly Mobile Deposit Limit.....$10,000.00
Monthly Paper Statement.....$5.00

Community Business Checking
Minimum Balance Required.....None
Monthly Fee if Below Minimum.....None
Monthly Items Allowed.....100
Fee for Excess Monthly Items.....$1.00 per item
Monthly Mobile Deposit Limit.....$10,000.00
Monthly Paper Statement $5.00

Community Partners Non-Profit Checking
Minimum Balance Required.....None
Monthly Maintenance Fee.....None

Business Advantage Account
Minimum Balance Required.....None
Monthly Fee if Below Minimum.....None
Sweep to Operating Account per Month.....$25.00

Preferred Business Money Market
Minimum Balance Required.....$5,000.00
Monthly Fee if Below Minimum.....$15.00

Treasury Management Solutions

Business Online Banking
Business Online Banking Module Monthly Fee.....$25.00
Business Bill Pay Module Monthly Fee.....$25.00

Remote Deposit Capture
Remote Deposit Module Monthly Fee.....$30.00
Installation/Scanner – Single Feed Check Scanner.....$500.00
Installation/Scanner – 50 Doc Smart Source.....$900.00

ACH Origination
ACH Origination Module Monthly Fee.....$30.00
Same Day ACH Origination Monthly Fee.....$30.00

Wire Transfer Fees
Outgoing Domestic.....$30.00
Incoming Domestic.....$10.00
Outgoing International.....$50.00
Incoming International.....$20.00
Reverse Wire.....$35.00

Online Wire Transfers
Online Wire Transfer Module Monthly Fee.....$30.00
Online Outgoing Domestic Wire Transfer Fee.....$12.00
Online Outgoing International Wire Transfer Fee.....$25.00

Positive Pay
Check Payee Positive Pay Monthly Fee.....$50.00
ACH Positive Pay Monthly Fee.....$40.00
Check and ACH Positive Pay Monthly Fee.....$45.00

Account Reconciliation
Partial Account Reconciliation Monthly Fee.....$50.00
Full Account Reconciliation Monthly Fee.....$75.00

Sweep Services
ICS Sweep.....$100.00
Loan Sweep.....$200.00
Peg Balance & ZBA Account
Monthly Maintenance fee.....$25.00

General Banking Fees

Debit Card Replacement.....$10.00

General Account Fees (per item)

Check Supplies and Imprinting.....varies
Duplicate Monthly Statement.....$10.00
Overdraft Fee (per paid item).....$30.00
Rolled Coin (per roll).....$.10
Stop Payment.....$30.00
Online Stop Payments.....$15.00

Gift Cards (one time purchase fee)

Mastercard®.....$4.95

Account Research

Research (per hour).....$35.00
Copies of Account Documents (per item).....$5.00

Collections

Coupon Collection.....$10.00
Domestic Collection.....$20.00
Garnishments, Levies, Liens.....$125.00
Plus Cost

First Bank Chicago

HIGHLAND PARK
1835 First Street
Highland Park, IL 60035
(847) 432-7800

NORTHBROOK
633 Skokie Boulevard
Northbrook, IL 60062
(847) 272-1300

SKOKIE
8833 Gross Point Road
Suite #202
Skokie, IL 60077
(847) 272-7800

WESTCHESTER
1 Westbrook Corporate Center
Suite #535 | Loan Production
Office Westchester, IL 60154
(708) 223-7001

Member FDIC EQUAL HOUSING LENDER
NMLS# 421795

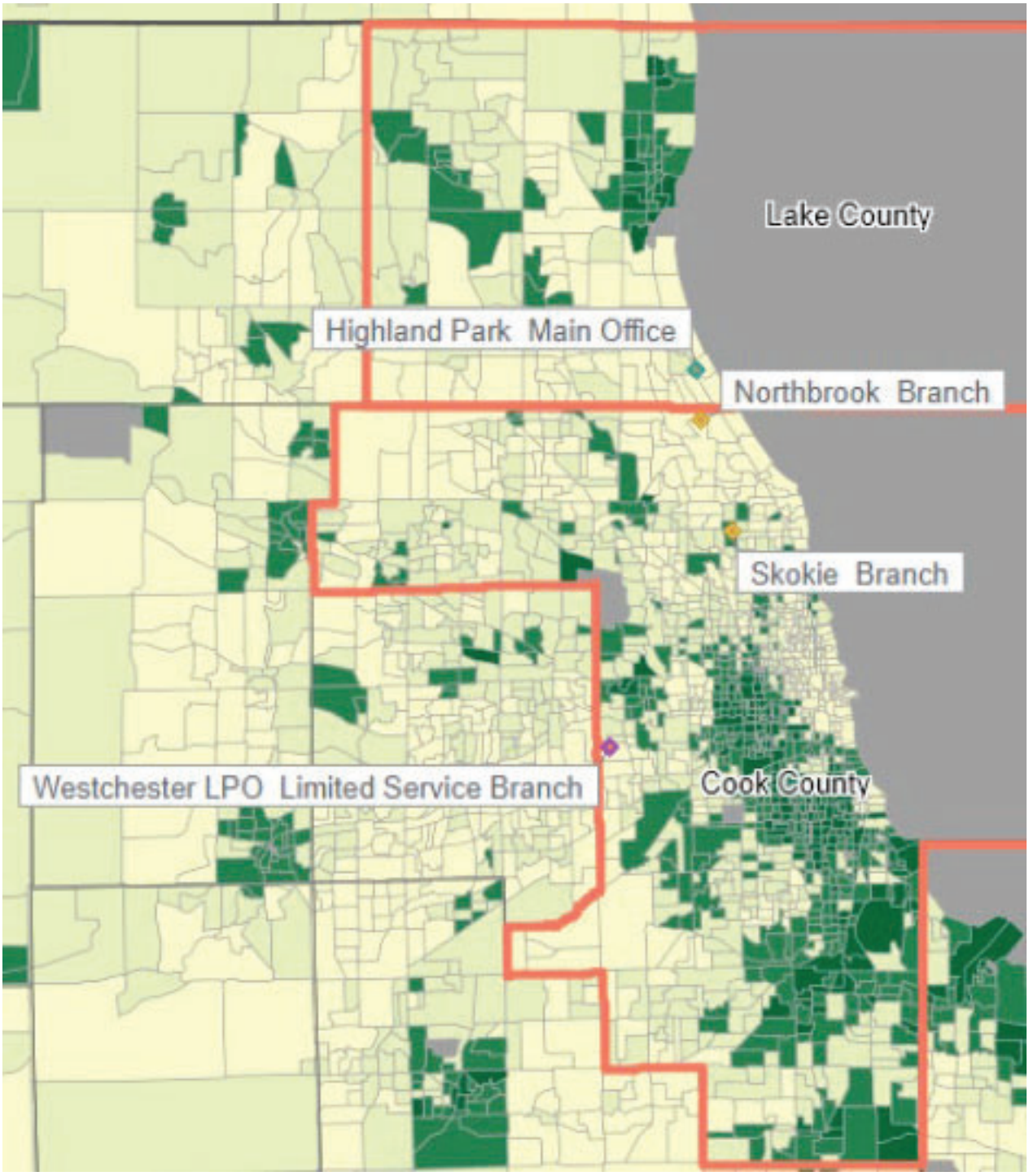
First Bank Chicago

First Bank Chicago's designated Facilities-Based Assessment Area includes all the census tracts which comprise the entire Illinois counties of Lake and Cook.

Data Source: Federal Financial Institutions Examination Council (FFIEC)

2025 Tract Income Designation	Cook Co.	Lake Co.
Low	225	9
Moderate	351	30
Middle	369	54
Upper	371	63
Unknown	16	4
Total Tracts	1332	160
Combined Counties	1492	

First Bank Chicago



Map Legend

- State
- County
- Census Tract
- Zip Code
- Assessment Area

- Branch
- Limited Service Branch
- Main Office
- Cash Dispenser
- Deposit ATM or ITM
- Other

Income Level

- Low
- Moderate
- Middle
- Upper
- N/A

2025 FFIEC Census Report - Summary Census Overview Information
State: ILLINOIS
County: 031 - COOK COUNTY
All Tracts: 1332

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
IL	COOK COUNTY	0101.00	3 - Middle	85.40	No	$117,400	$79,102	4905	3378	68.87	801	461
IL	COOK COUNTY	0102.01	2 - Moderate	54.73	No	$117,400	$50,698	6939	5366	77.33	806	700
IL	COOK COUNTY	0102.02	2 - Moderate	51.28	No	$117,400	$47,500	2742	1751	63.86	286	227
IL	COOK COUNTY	0103.00	3 - Middle	82.08	No	$117,400	$76,028	6305	3533	56.03	1025	449
IL	COOK COUNTY	0104.00	3 - Middle	101.32	No	$117,400	$93,852	5079	2077	40.89	500	404
IL	COOK COUNTY	0105.01	2 - Moderate	60.67	No	$117,400	$56,196	4206	2167	51.52	242	230
IL	COOK COUNTY	0105.02	2 - Moderate	65.04	No	$117,400	$60,250	3278	1544	47.10	335	207
IL	COOK COUNTY	0105.03	2 - Moderate	51.79	No	$117,400	$47,969	2565	1237	48.23	153	274
IL	COOK COUNTY	0106.00	3 - Middle	109.47	No	$117,400	$101,400	6225	3100	49.80	835	895
IL	COOK COUNTY	0107.01	2 - Moderate	67.47	No	$117,400	$62,500	3673	2365	64.39	687	620
IL	COOK COUNTY	0107.02	2 - Moderate	71.14	No	$117,400	$65,897	4776	3509	73.47	378	547
IL	COOK COUNTY	0201.00	2 - Moderate	55.60	No	$117,400	$51,500	4202	3188	75.87	573	594
IL	COOK COUNTY	0202.00	3 - Middle	109.74	No	$117,400	$101,648	7128	3307	46.39	1497	1780
IL	COOK COUNTY	0203.01	2 - Moderate	77.23	No	$117,400	$71,536	5261	1434	27.26	1647	660
IL	COOK COUNTY	0203.02	4 - Upper	128.54	No	$117,400	$119,063	5010	2522	50.34	1071	1064
IL	COOK COUNTY	0204.00	3 - Middle	95.65	No	$117,400	$88,594	4435	2842	64.08	814	967
IL	COOK COUNTY	0205.00	2 - Moderate	50.54	No	$117,400	$46,812	6599	5242	79.44	471	1173
IL	COOK COUNTY	0206.01	2 - Moderate	62.97	No	$117,400	$58,333	6699	3680	54.93	981	1342
IL	COOK COUNTY	0206.02	2 - Moderate	67.95	No	$117,400	$62,942	4662	3388	72.67	802	1565
IL	COOK COUNTY	0207.01	4 - Upper	125.63	No	$117,400	$116,364	1879	911	48.48	538	733
IL	COOK COUNTY	0207.02	2 - Moderate	67.54	No	$117,400	$62,565	7717	4887	63.33	938	1603
IL	COOK COUNTY	0208.01	2 - Moderate	72.55	No	$117,400	$67,200	5648	3489	61.77	933	1812
IL	COOK COUNTY	0208.02	2 - Moderate	56.73	No	$117,400	$52,546	7546	6118	81.08	687	1632
IL	COOK COUNTY	0209.01	1 - Low	46.68	No	$117,400	$43,241	5848	4848	82.90	816	1125
IL	COOK COUNTY	0209.02	1 - Low	46.70	No	$117,400	$43,255	4488	3054	68.05	789	388

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
IL	COOK COUNTY	0301.01	2 - Moderate	62.24	No	$117,400	$57,650	3687	1915	51.94	579	206
IL	COOK COUNTY	0301.02	2 - Moderate	66.03	No	$117,400	$61,167	3121	1556	49.86	639	124
IL	COOK COUNTY	0301.03	3 - Middle	107.97	No	$117,400	$100,012	2104	1003	47.67	290	16
IL	COOK COUNTY	0301.04	3 - Middle	81.60	No	$117,400	$75,582	3521	1603	45.53	349	151
IL	COOK COUNTY	0302.00	3 - Middle	103.91	No	$117,400	$96,250	5627	1816	32.27	1093	1312
IL	COOK COUNTY	0303.00	2 - Moderate	71.07	No	$117,400	$65,833	3148	1978	62.83	442	751
IL	COOK COUNTY	0304.00	3 - Middle	81.27	No	$117,400	$75,278	2597	1231	47.40	452	587
IL	COOK COUNTY	0305.00	4 - Upper	129.66	No	$117,400	$120,096	6183	2457	39.74	1505	1668
IL	COOK COUNTY	0306.01	2 - Moderate	50.60	No	$117,400	$46,875	3293	1802	54.72	454	163
IL	COOK COUNTY	0306.03	1 - Low	43.79	No	$117,400	$40,563	2045	1148	56.14	147	150
IL	COOK COUNTY	0306.04	3 - Middle	91.32	No	$117,400	$84,583	3737	1886	50.47	590	51
IL	COOK COUNTY	0307.01	2 - Moderate	72.33	No	$117,400	$67,000	1671	880	52.66	190	53
IL	COOK COUNTY	0307.02	3 - Middle	113.81	No	$117,400	$105,420	2318	1081	46.64	863	25
IL	COOK COUNTY	0307.03	0 - Unknown	0.00	No	$117,400	$0	3075	1441	46.86	462	214
IL	COOK COUNTY	0307.06	2 - Moderate	76.06	No	$117,400	$70,455	2933	1329	45.31	699	17
IL	COOK COUNTY	0308.00	4 - Upper	152.70	No	$117,400	$141,442	4284	1202	28.06	838	1142
IL	COOK COUNTY	0309.00	4 - Upper	156.78	No	$117,400	$145,221	2952	1006	34.08	652	931
IL	COOK COUNTY	0310.00	4 - Upper	126.67	No	$117,400	$117,333	3868	1331	34.41	810	765
IL	COOK COUNTY	0311.00	3 - Middle	118.11	No	$117,400	$109,405	4691	1811	38.61	367	714
IL	COOK COUNTY	0312.00	1 - Low	41.93	No	$117,400	$38,837	5541	3598	64.93	648	487
IL	COOK COUNTY	0313.00	3 - Middle	90.04	No	$117,400	$83,401	6719	3267	48.62	1525	404
IL	COOK COUNTY	0314.00	3 - Middle	119.66	No	$117,400	$110,833	5221	1716	32.87	1556	207
IL	COOK COUNTY	0315.01	1 - Low	47.78	No	$117,400	$44,263	4155	2745	66.06	413	186
IL	COOK COUNTY	0315.02	1 - Low	40.98	No	$117,400	$37,957	4712	3076	65.28	349	120
IL	COOK COUNTY	0317.00	4 - Upper	154.23	No	$117,400	$142,851	6294	2718	43.18	1465	708
IL	COOK COUNTY	0318.00	4 - Upper	141.16	No	$117,400	$130,750	1910	685	35.86	395	397
IL	COOK COUNTY	0319.00	4 - Upper	159.92	No	$117,400	$148,125	2522	786	31.17	472	342
IL	COOK COUNTY	0321.00	3 - Middle	109.81	No	$117,400	$101,711	7543	3276	43.43	1246	351
IL	COOK COUNTY	0401.00	4 - Upper	143.18	No	$117,400	$132,625	3905	1467	37.57	827	1094

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
IL	COOK COUNTY	0402.01	3 - Middle	100.32	No	$117,400	$92,924	6408	2338	36.49	1187	1869
IL	COOK COUNTY	0402.02	2 - Moderate	56.87	No	$117,400	$52,681	7318	4252	58.10	706	1381
IL	COOK COUNTY	0403.00	3 - Middle	89.88	No	$117,400	$83,250	2928	1341	45.80	648	1032
IL	COOK COUNTY	0404.01	3 - Middle	118.36	No	$117,400	$109,632	3129	968	30.94	860	1121
IL	COOK COUNTY	0404.02	4 - Upper	157.12	No	$117,400	$145,530	4746	1368	28.82	766	817
IL	COOK COUNTY	0406.00	4 - Upper	145.24	No	$117,400	$134,531	2530	613	24.23	420	832
IL	COOK COUNTY	0407.00	4 - Upper	162.17	No	$117,400	$150,208	3426	1064	31.06	713	843
IL	COOK COUNTY	0408.00	4 - Upper	123.62	No	$117,400	$114,500	1636	424	25.92	342	488
IL	COOK COUNTY	0409.00	4 - Upper	189.30	No	$117,400	$175,341	2063	573	27.78	395	492
IL	COOK COUNTY	0501.00	4 - Upper	202.21	No	$117,400	$187,292	2568	584	22.74	472	675
IL	COOK COUNTY	0502.00	4 - Upper	196.36	No	$117,400	$181,875	5309	1406	26.48	1374	1527
IL	COOK COUNTY	0503.00	4 - Upper	185.41	No	$117,400	$171,731	2671	845	31.64	616	933
IL	COOK COUNTY	0505.00	4 - Upper	230.19	No	$117,400	$213,214	5117	1179	23.04	1297	1896
IL	COOK COUNTY	0506.00	4 - Upper	242.53	No	$117,400	$224,643	2443	539	22.06	538	667
IL	COOK COUNTY	0507.00	4 - Upper	210.98	No	$117,400	$195,417	1513	295	19.50	419	486
IL	COOK COUNTY	0508.00	4 - Upper	227.23	No	$117,400	$210,469	1406	335	23.83	238	585
IL	COOK COUNTY	0509.00	4 - Upper	178.25	No	$117,400	$165,104	1426	347	24.33	236	632
IL	COOK COUNTY	0510.00	4 - Upper	183.23	No	$117,400	$169,712	1538	431	28.02	419	509
IL	COOK COUNTY	0511.00	4 - Upper	193.43	No	$117,400	$179,167	1599	374	23.39	350	708
IL	COOK COUNTY	0512.00	4 - Upper	190.51	No	$117,400	$176,458	1581	362	22.90	275	565
IL	COOK COUNTY	0513.00	4 - Upper	225.67	No	$117,400	$209,022	2907	689	23.70	783	988
IL	COOK COUNTY	0514.00	4 - Upper	203.12	No	$117,400	$188,141	2492	954	38.28	545	710
IL	COOK COUNTY	0601.00	4 - Upper	181.29	No	$117,400	$167,917	2830	684	24.17	708	612
IL	COOK COUNTY	0602.00	4 - Upper	218.00	No	$117,400	$201,917	2313	683	29.53	384	419
IL	COOK COUNTY	0603.00	4 - Upper	197.71	No	$117,400	$183,125	3076	722	23.47	523	822
IL	COOK COUNTY	0604.00	4 - Upper	221.42	No	$117,400	$205,086	3709	777	20.95	819	850
IL	COOK COUNTY	0605.00	4 - Upper	208.91	No	$117,400	$193,500	1374	436	31.73	149	213
IL	COOK COUNTY	0608.00	3 - Middle	94.31	No	$117,400	$87,361	5295	1874	35.39	1542	190
IL	COOK COUNTY	0609.00	4 - Upper	157.53	No	$117,400	$145,909	7104	2299	32.36	2042	310

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
IL	COOK COUNTY	0610.00	4 - Upper	206.99	No	$117,400	$191,719	2279	562	24.66	300	418
IL	COOK COUNTY	0611.00	4 - Upper	143.72	No	$117,400	$133,125	1367	248	18.14	244	413
IL	COOK COUNTY	0612.00	4 - Upper	165.66	No	$117,400	$153,438	1932	401	20.76	319	616
IL	COOK COUNTY	0615.00	4 - Upper	209.85	No	$117,400	$194,375	1797	338	18.81	297	546
IL	COOK COUNTY	0618.00	4 - Upper	129.28	No	$117,400	$119,750	1051	312	29.69	136	133
IL	COOK COUNTY	0619.01	4 - Upper	128.49	No	$117,400	$119,013	3625	1072	29.57	573	300
IL	COOK COUNTY	0619.02	4 - Upper	121.91	No	$117,400	$112,917	4665	1080	23.15	887	188
IL	COOK COUNTY	0620.00	4 - Upper	153.71	No	$117,400	$142,375	2843	693	24.38	444	516
IL	COOK COUNTY	0621.00	4 - Upper	200.61	No	$117,400	$185,813	3817	925	24.23	612	735
IL	COOK COUNTY	0622.00	4 - Upper	221.90	No	$117,400	$205,536	3244	608	18.74	623	1000
IL	COOK COUNTY	0623.00	4 - Upper	269.91	No	$117,400	$250,001	1667	351	21.06	381	570
IL	COOK COUNTY	0624.00	4 - Upper	244.91	No	$117,400	$226,842	1673	335	20.02	429	599
IL	COOK COUNTY	0625.00	4 - Upper	219.98	No	$117,400	$203,750	1675	402	24.00	404	397
IL	COOK COUNTY	0626.00	4 - Upper	269.91	No	$117,400	$250,001	2477	658	26.56	616	679
IL	COOK COUNTY	0627.00	4 - Upper	269.91	No	$117,400	$250,001	2955	633	21.42	663	991
IL	COOK COUNTY	0628.00	4 - Upper	269.91	No	$117,400	$250,001	3851	739	19.19	708	1220
IL	COOK COUNTY	0629.00	4 - Upper	206.29	No	$117,400	$191,071	4125	769	18.64	800	1185
IL	COOK COUNTY	0630.00	4 - Upper	202.74	No	$117,400	$187,788	3417	863	25.26	626	622
IL	COOK COUNTY	0631.00	4 - Upper	164.45	No	$117,400	$152,321	2376	546	22.98	357	304
IL	COOK COUNTY	0632.00	4 - Upper	189.91	No	$117,400	$175,900	6900	1782	25.83	1344	374
IL	COOK COUNTY	0633.01	4 - Upper	131.27	No	$117,400	$121,591	2833	778	27.46	282	109
IL	COOK COUNTY	0633.02	4 - Upper	147.38	No	$117,400	$136,509	4577	1245	27.20	668	152
IL	COOK COUNTY	0633.03	4 - Upper	172.52	No	$117,400	$159,792	1274	276	21.66	391	23
IL	COOK COUNTY	0634.00	4 - Upper	206.52	No	$117,400	$191,288	2417	603	24.95	348	327
IL	COOK COUNTY	0701.01	4 - Upper	137.72	No	$117,400	$127,563	4171	939	22.51	832	200
IL	COOK COUNTY	0701.02	4 - Upper	236.67	No	$117,400	$219,214	3063	777	25.37	681	134
IL	COOK COUNTY	0701.03	2 - Moderate	76.08	No	$117,400	$70,469	1845	448	24.28	73	88
IL	COOK COUNTY	0702.00	4 - Upper	199.06	No	$117,400	$184,375	4200	988	23.52	765	678
IL	COOK COUNTY	0703.00	4 - Upper	269.01	No	$117,400	$249,167	4349	818	18.81	735	798

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
IL	COOK COUNTY	0704.00	4 - Upper	269.91	No	$117,400	$250,001	3250	696	21.42	733	1017
IL	COOK COUNTY	0705.00	4 - Upper	268.56	No	$117,400	$248,750	3322	651	19.60	689	749
IL	COOK COUNTY	0706.00	4 - Upper	269.91	No	$117,400	$250,001	3449	770	22.33	752	1086
IL	COOK COUNTY	0707.00	4 - Upper	229.29	No	$117,400	$212,381	3699	1237	33.44	977	1305
IL	COOK COUNTY	0710.00	4 - Upper	269.91	No	$117,400	$250,001	4357	1037	23.80	464	576
IL	COOK COUNTY	0711.00	4 - Upper	269.91	No	$117,400	$250,001	3091	607	19.64	500	871
IL	COOK COUNTY	0712.00	4 - Upper	141.25	No	$117,400	$130,833	2973	697	23.44	446	351
IL	COOK COUNTY	0713.00	4 - Upper	171.39	No	$117,400	$158,750	3893	747	19.19	1158	942
IL	COOK COUNTY	0714.00	4 - Upper	231.89	No	$117,400	$214,784	4962	1212	24.43	1428	215
IL	COOK COUNTY	0715.00	4 - Upper	209.07	No	$117,400	$193,646	6282	1133	18.04	1191	842
IL	COOK COUNTY	0716.00	4 - Upper	237.90	No	$117,400	$220,357	1793	444	24.76	463	565
IL	COOK COUNTY	0717.00	4 - Upper	256.99	No	$117,400	$238,036	1660	482	29.04	354	475
IL	COOK COUNTY	0718.00	4 - Upper	233.47	No	$117,400	$216,250	2652	871	32.84	708	784
IL	COOK COUNTY	0801.00	4 - Upper	217.48	No	$117,400	$201,438	6388	1042	16.31	2119	399
IL	COOK COUNTY	0802.01	4 - Upper	179.99	No	$117,400	$166,719	3375	535	15.85	1212	68
IL	COOK COUNTY	0802.02	4 - Upper	267.11	No	$117,400	$247,411	4225	849	20.09	1263	212
IL	COOK COUNTY	0803.00	4 - Upper	215.78	No	$117,400	$199,869	5499	1180	21.46	1406	542
IL	COOK COUNTY	0804.00	0 - Unknown	0.00	No	$117,400	$0	4569	2966	64.92	773	839
IL	COOK COUNTY	0810.00	4 - Upper	156.19	No	$117,400	$144,669	8746	2880	32.93	592	378
IL	COOK COUNTY	0811.00	4 - Upper	156.41	No	$117,400	$144,877	4187	1173	28.02	687	77
IL	COOK COUNTY	0812.01	4 - Upper	269.91	No	$117,400	$250,001	5080	1128	22.20	1290	104
IL	COOK COUNTY	0812.02	4 - Upper	269.91	No	$117,400	$250,001	3357	515	15.34	1427	245
IL	COOK COUNTY	0813.00	4 - Upper	243.69	No	$117,400	$225,714	5540	1426	25.74	2287	96
IL	COOK COUNTY	0814.01	4 - Upper	245.31	No	$117,400	$227,216	2508	837	33.37	609	17
IL	COOK COUNTY	0814.02	4 - Upper	250.03	No	$117,400	$231,591	7052	2497	35.41	1336	121
IL	COOK COUNTY	0814.03	4 - Upper	201.15	No	$117,400	$186,310	9843	3762	38.22	1586	178
IL	COOK COUNTY	0815.00	4 - Upper	269.91	No	$117,400	$250,001	5917	1697	28.68	1677	97
IL	COOK COUNTY	0816.00	4 - Upper	172.47	No	$117,400	$159,750	4168	1225	29.39	829	174
IL	COOK COUNTY	0817.00	4 - Upper	181.18	No	$117,400	$167,813	5537	1654	29.87	762	69

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
IL	COOK COUNTY	0818.00	4 - Upper	269.91	No	$117,400	$250,001	11373	2461	21.64	2956	294
IL	COOK COUNTY	0819.00	4 - Upper	179.22	No	$117,400	$166,000	1325	577	43.55	321	344
IL	COOK COUNTY	0901.00	4 - Upper	162.34	No	$117,400	$150,368	3585	684	19.08	1225	1361
IL	COOK COUNTY	0902.00	4 - Upper	170.00	No	$117,400	$157,466	6626	1113	16.80	2014	1939
IL	COOK COUNTY	0903.00	4 - Upper	123.48	No	$117,400	$114,375	1314	190	14.46	397	511
IL	COOK COUNTY	1001.00	3 - Middle	98.01	No	$117,400	$90,788	5538	1740	31.42	1327	2139
IL	COOK COUNTY	1002.00	4 - Upper	140.22	No	$117,400	$129,875	7024	1635	23.28	1967	2026
IL	COOK COUNTY	1003.00	4 - Upper	120.55	No	$117,400	$111,659	6252	1183	18.92	1670	1719
IL	COOK COUNTY	1004.00	4 - Upper	142.28	No	$117,400	$131,786	3207	669	20.86	1180	1210
IL	COOK COUNTY	1005.00	4 - Upper	130.09	No	$117,400	$120,493	6116	1675	27.39	1984	2133
IL	COOK COUNTY	1006.00	3 - Middle	91.19	No	$117,400	$84,464	4897	1615	32.98	1419	1632
IL	COOK COUNTY	1007.00	4 - Upper	122.58	No	$117,400	$113,542	4967	1507	30.34	1594	1787
IL	COOK COUNTY	1101.00	3 - Middle	111.55	No	$117,400	$103,322	5568	1986	35.67	1432	2127
IL	COOK COUNTY	1102.00	3 - Middle	102.88	No	$117,400	$95,294	2772	1110	40.04	586	1213
IL	COOK COUNTY	1103.00	3 - Middle	104.10	No	$117,400	$96,425	5348	2003	37.45	1560	1869
IL	COOK COUNTY	1104.00	3 - Middle	80.06	No	$117,400	$74,160	4522	1799	39.78	1150	1701
IL	COOK COUNTY	1105.01	4 - Upper	125.85	No	$117,400	$116,574	4786	2099	43.86	1286	1890
IL	COOK COUNTY	1105.02	3 - Middle	108.62	No	$117,400	$100,607	3220	1452	45.09	894	953
IL	COOK COUNTY	1201.00	4 - Upper	170.79	No	$117,400	$158,194	4402	945	21.47	1433	1588
IL	COOK COUNTY	1202.00	4 - Upper	162.55	No	$117,400	$150,563	4748	1312	27.63	1554	1714
IL	COOK COUNTY	1203.00	4 - Upper	179.32	No	$117,400	$166,099	6920	2290	33.09	2448	2461
IL	COOK COUNTY	1204.00	4 - Upper	125.70	No	$117,400	$116,433	3526	1661	47.11	1064	1321
IL	COOK COUNTY	1301.00	3 - Middle	94.27	No	$117,400	$87,315	5205	2130	40.92	961	1036
IL	COOK COUNTY	1302.00	3 - Middle	91.16	No	$117,400	$84,438	1403	658	46.90	572	381
IL	COOK COUNTY	1303.00	2 - Moderate	74.61	No	$117,400	$69,107	5083	3184	62.64	728	1453
IL	COOK COUNTY	1401.00	2 - Moderate	56.61	No	$117,400	$52,434	3464	2489	71.85	337	594
IL	COOK COUNTY	1402.00	2 - Moderate	64.74	No	$117,400	$59,967	5834	4231	72.52	567	702
IL	COOK COUNTY	1403.01	2 - Moderate	66.75	No	$117,400	$61,830	2693	2378	88.30	281	565
IL	COOK COUNTY	1403.02	3 - Middle	108.57	No	$117,400	$100,560	4060	2881	70.96	654	887

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
IL	COOK COUNTY	1404.00	3 - Middle	109.83	No	$117,400	$101,735	6503	3955	60.82	1552	1993
IL	COOK COUNTY	1405.00	3 - Middle	81.71	No	$117,400	$75,682	3451	2349	68.07	590	1155
IL	COOK COUNTY	1406.01	3 - Middle	86.58	No	$117,400	$80,194	2545	2036	80.00	380	673
IL	COOK COUNTY	1406.02	1 - Low	49.93	No	$117,400	$46,250	5041	4041	80.16	526	1044
IL	COOK COUNTY	1407.01	2 - Moderate	78.79	No	$117,400	$72,986	2784	2143	76.98	342	529
IL	COOK COUNTY	1407.02	2 - Moderate	60.95	No	$117,400	$56,458	5535	4199	75.86	629	1241
IL	COOK COUNTY	1408.00	3 - Middle	116.61	No	$117,400	$108,009	6486	3086	47.58	1034	1856
IL	COOK COUNTY	1502.00	3 - Middle	100.75	No	$117,400	$93,324	7434	3685	49.57	1581	2487
IL	COOK COUNTY	1503.00	3 - Middle	97.82	No	$117,400	$90,603	7120	2801	39.34	1627	2559
IL	COOK COUNTY	1504.01	3 - Middle	90.66	No	$117,400	$83,974	4681	1986	42.43	990	1503
IL	COOK COUNTY	1504.02	3 - Middle	109.53	No	$117,400	$101,458	3831	1880	49.07	841	1251
IL	COOK COUNTY	1505.01	3 - Middle	112.52	No	$117,400	$104,219	3823	1650	43.16	1122	1344
IL	COOK COUNTY	1505.02	3 - Middle	103.24	No	$117,400	$95,625	4239	2211	52.16	1032	1416
IL	COOK COUNTY	1506.00	3 - Middle	90.19	No	$117,400	$83,545	3882	2083	53.66	934	1435
IL	COOK COUNTY	1507.00	3 - Middle	92.23	No	$117,400	$85,433	4429	2526	57.03	854	1313
IL	COOK COUNTY	1508.00	3 - Middle	84.34	No	$117,400	$78,125	4903	3121	63.65	1025	1512
IL	COOK COUNTY	1510.01	3 - Middle	98.21	No	$117,400	$90,972	2833	2142	75.61	509	912
IL	COOK COUNTY	1510.02	3 - Middle	80.58	No	$117,400	$74,643	4588	3426	74.67	660	1299
IL	COOK COUNTY	1511.00	2 - Moderate	74.07	No	$117,400	$68,611	5140	3332	64.82	872	1604
IL	COOK COUNTY	1512.00	3 - Middle	88.49	No	$117,400	$81,969	3880	2300	59.28	973	1176
IL	COOK COUNTY	1601.00	3 - Middle	93.19	No	$117,400	$86,316	2444	1073	43.90	606	727
IL	COOK COUNTY	1602.00	4 - Upper	179.23	No	$117,400	$166,012	3278	1332	40.63	826	1158
IL	COOK COUNTY	1603.00	3 - Middle	96.71	No	$117,400	$89,583	3769	1922	50.99	851	617
IL	COOK COUNTY	1604.00	3 - Middle	92.28	No	$117,400	$85,476	4854	2708	55.79	1036	1367
IL	COOK COUNTY	1605.01	2 - Moderate	68.63	No	$117,400	$63,571	3703	2633	71.10	599	1152
IL	COOK COUNTY	1605.02	3 - Middle	89.33	No	$117,400	$82,740	3300	2250	68.18	643	1103
IL	COOK COUNTY	1606.01	3 - Middle	110.32	No	$117,400	$102,188	3380	1917	56.72	656	911
IL	COOK COUNTY	1606.02	2 - Moderate	75.09	No	$117,400	$69,559	3481	2046	58.78	747	765
IL	COOK COUNTY	1607.00	3 - Middle	92.87	No	$117,400	$86,020	5766	3511	60.89	1148	1981

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
IL	COOK COUNTY	1608.00	2 - Moderate	69.59	No	$117,400	$64,464	4997	3348	67.00	771	1817
IL	COOK COUNTY	1609.00	4 - Upper	127.01	No	$117,400	$117,647	2410	1039	43.11	598	824
IL	COOK COUNTY	1610.00	4 - Upper	142.37	No	$117,400	$131,875	1899	674	35.49	421	577
IL	COOK COUNTY	1611.00	4 - Upper	150.78	No	$117,400	$139,659	1940	660	34.02	560	675
IL	COOK COUNTY	1612.00	2 - Moderate	64.69	No	$117,400	$59,926	2820	2088	74.04	609	1071
IL	COOK COUNTY	1613.00	2 - Moderate	68.28	No	$117,400	$63,250	3899	2574	66.02	582	980
IL	COOK COUNTY	1701.00	2 - Moderate	73.49	No	$117,400	$68,068	2034	544	26.75	906	66
IL	COOK COUNTY	1702.00	3 - Middle	91.93	No	$117,400	$85,150	3812	2035	53.38	1081	1106
IL	COOK COUNTY	1703.00	3 - Middle	100.37	No	$117,400	$92,969	5216	2347	45.00	1323	1624
IL	COOK COUNTY	1704.00	3 - Middle	96.81	No	$117,400	$89,674	4141	1796	43.37	1297	1515
IL	COOK COUNTY	1705.00	3 - Middle	115.50	No	$117,400	$106,982	5316	1833	34.48	1586	1909
IL	COOK COUNTY	1706.00	3 - Middle	92.54	No	$117,400	$85,721	2551	831	32.58	841	872
IL	COOK COUNTY	1707.00	3 - Middle	85.57	No	$117,400	$79,263	3068	1209	39.41	849	1085
IL	COOK COUNTY	1708.00	2 - Moderate	77.35	No	$117,400	$71,652	3799	1652	43.49	1194	1288
IL	COOK COUNTY	1709.00	3 - Middle	82.93	No	$117,400	$76,815	1662	746	44.89	402	578
IL	COOK COUNTY	1710.00	3 - Middle	113.54	No	$117,400	$105,170	7313	3542	48.43	1888	2682
IL	COOK COUNTY	1711.00	3 - Middle	101.83	No	$117,400	$94,325	4235	2502	59.08	898	1206
IL	COOK COUNTY	1801.00	3 - Middle	82.91	No	$117,400	$76,797	6656	4302	64.63	1470	1820
IL	COOK COUNTY	1901.00	3 - Middle	85.33	No	$117,400	$79,041	2325	2052	88.26	242	675
IL	COOK COUNTY	1902.00	2 - Moderate	76.04	No	$117,400	$70,438	5652	4947	87.53	839	1595
IL	COOK COUNTY	1903.00	3 - Middle	93.77	No	$117,400	$86,860	5738	4401	76.70	901	1681
IL	COOK COUNTY	1904.01	2 - Moderate	69.71	No	$117,400	$64,574	4325	3398	78.57	975	1260
IL	COOK COUNTY	1904.02	2 - Moderate	77.29	No	$117,400	$71,591	5294	4221	79.73	902	1691
IL	COOK COUNTY	1906.01	2 - Moderate	62.97	No	$117,400	$58,333	4382	3965	90.48	692	1058
IL	COOK COUNTY	1906.02	2 - Moderate	72.59	No	$117,400	$67,237	5378	4845	90.09	1144	1608
IL	COOK COUNTY	1907.01	3 - Middle	81.76	No	$117,400	$75,729	2972	2689	90.48	317	788
IL	COOK COUNTY	1907.02	2 - Moderate	52.31	No	$117,400	$48,455	4952	4635	93.60	666	1406
IL	COOK COUNTY	1908.00	2 - Moderate	69.51	No	$117,400	$64,387	6831	6246	91.44	870	1652
IL	COOK COUNTY	1909.00	3 - Middle	86.77	No	$117,400	$80,375	1927	1727	89.62	241	535

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
IL	COOK COUNTY	1910.00	3 - Middle	94.36	No	$117,400	$87,404	2422	2284	94.30	470	635
IL	COOK COUNTY	1911.00	2 - Moderate	57.28	No	$117,400	$53,058	7533	7107	94.34	911	1946
IL	COOK COUNTY	1912.00	2 - Moderate	57.55	No	$117,400	$53,306	3810	3672	96.38	514	1127
IL	COOK COUNTY	1913.01	3 - Middle	92.00	No	$117,400	$85,213	5214	4960	95.13	952	1649
IL	COOK COUNTY	1913.02	2 - Moderate	60.77	No	$117,400	$56,295	4940	4708	95.30	680	1325
IL	COOK COUNTY	2001.00	3 - Middle	92.33	No	$117,400	$85,521	4118	3430	83.29	753	1126
IL	COOK COUNTY	2002.00	2 - Moderate	66.95	No	$117,400	$62,011	5162	4682	90.70	855	1450
IL	COOK COUNTY	2003.00	3 - Middle	101.58	No	$117,400	$94,087	2015	1816	90.12	255	534
IL	COOK COUNTY	2004.01	2 - Moderate	62.55	No	$117,400	$57,941	3743	3543	94.66	413	898
IL	COOK COUNTY	2004.02	2 - Moderate	60.01	No	$117,400	$55,583	4192	3919	93.49	670	1142
IL	COOK COUNTY	2101.00	3 - Middle	102.83	No	$117,400	$95,244	4066	2247	55.26	822	1343
IL	COOK COUNTY	2104.00	1 - Low	48.19	No	$117,400	$44,643	2912	2226	76.44	279	713
IL	COOK COUNTY	2105.01	2 - Moderate	58.03	No	$117,400	$53,750	3555	2284	64.25	388	1043
IL	COOK COUNTY	2105.02	2 - Moderate	70.74	No	$117,400	$65,528	4099	2676	65.28	487	1385
IL	COOK COUNTY	2106.01	3 - Middle	90.22	No	$117,400	$83,571	2717	1819	66.95	456	972
IL	COOK COUNTY	2106.02	3 - Middle	88.37	No	$117,400	$81,856	4148	2800	67.50	698	1443
IL	COOK COUNTY	2107.00	3 - Middle	85.42	No	$117,400	$79,125	3907	2254	57.69	555	1288
IL	COOK COUNTY	2108.00	2 - Moderate	69.82	No	$117,400	$64,671	986	603	61.16	156	339
IL	COOK COUNTY	2109.00	3 - Middle	97.97	No	$117,400	$90,750	3170	1792	56.53	748	997
IL	COOK COUNTY	2203.00	4 - Upper	131.61	No	$117,400	$121,908	2207	801	36.29	460	664
IL	COOK COUNTY	2204.00	4 - Upper	135.63	No	$117,400	$125,625	2579	982	38.08	456	941
IL	COOK COUNTY	2205.00	3 - Middle	109.37	No	$117,400	$101,304	2751	1079	39.22	512	658
IL	COOK COUNTY	2206.01	3 - Middle	108.41	No	$117,400	$100,417	1635	747	45.69	252	580
IL	COOK COUNTY	2206.02	3 - Middle	93.95	No	$117,400	$87,024	4877	2340	47.98	428	1031
IL	COOK COUNTY	2207.01	2 - Moderate	73.08	No	$117,400	$67,689	2920	2006	68.70	396	931
IL	COOK COUNTY	2207.02	2 - Moderate	71.69	No	$117,400	$66,402	3653	2408	65.92	512	1174
IL	COOK COUNTY	2209.01	2 - Moderate	50.01	No	$117,400	$46,326	2903	2346	80.81	415	793
IL	COOK COUNTY	2209.02	2 - Moderate	68.41	No	$117,400	$63,365	2959	2246	75.90	380	1020
IL	COOK COUNTY	2210.00	3 - Middle	94.84	No	$117,400	$87,843	2432	1570	64.56	319	919

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
IL	COOK COUNTY	2211.00	3 - Middle	94.87	No	$117,400	$87,875	4440	2387	53.76	628	1053
IL	COOK COUNTY	2212.00	4 - Upper	128.98	No	$117,400	$119,464	2954	1325	44.85	528	833
IL	COOK COUNTY	2213.00	3 - Middle	103.41	No	$117,400	$95,781	3062	1323	43.21	282	786
IL	COOK COUNTY	2214.00	4 - Upper	165.72	No	$117,400	$153,500	3385	1650	48.74	468	858
IL	COOK COUNTY	2215.00	3 - Middle	98.31	No	$117,400	$91,058	2909	1516	52.11	487	934
IL	COOK COUNTY	2216.00	4 - Upper	193.09	No	$117,400	$178,849	3159	985	31.18	793	1331
IL	COOK COUNTY	2222.00	4 - Upper	269.91	No	$117,400	$250,001	2156	560	25.97	473	673
IL	COOK COUNTY	2225.00	3 - Middle	106.61	No	$117,400	$98,750	1415	705	49.82	297	490
IL	COOK COUNTY	2226.00	3 - Middle	108.38	No	$117,400	$100,385	1599	791	49.47	268	375
IL	COOK COUNTY	2227.00	2 - Moderate	76.92	No	$117,400	$71,250	2082	1312	63.02	223	638
IL	COOK COUNTY	2228.00	3 - Middle	93.39	No	$117,400	$86,500	960	681	70.94	96	305
IL	COOK COUNTY	2229.00	0 - Unknown	0.00	No	$117,400	$0	1089	846	77.69	125	342
IL	COOK COUNTY	2301.00	2 - Moderate	71.83	No	$117,400	$66,538	1504	947	62.97	253	524
IL	COOK COUNTY	2302.00	2 - Moderate	71.83	No	$117,400	$66,538	1834	1383	75.41	240	573
IL	COOK COUNTY	2303.00	2 - Moderate	50.05	No	$117,400	$46,364	956	832	87.03	87	293
IL	COOK COUNTY	2304.00	2 - Moderate	60.73	No	$117,400	$56,250	2235	1977	88.46	375	696
IL	COOK COUNTY	2305.00	1 - Low	43.72	No	$117,400	$40,500	3419	3314	96.93	313	786
IL	COOK COUNTY	2306.00	1 - Low	47.85	No	$117,400	$44,320	6817	6587	96.63	452	1759
IL	COOK COUNTY	2307.00	1 - Low	48.02	No	$117,400	$44,483	6218	5771	92.81	906	1785
IL	COOK COUNTY	2308.00	2 - Moderate	60.94	No	$117,400	$56,447	1234	1087	88.09	213	321
IL	COOK COUNTY	2309.00	2 - Moderate	58.23	No	$117,400	$53,939	5044	3856	76.45	592	1590
IL	COOK COUNTY	2311.00	3 - Middle	81.12	No	$117,400	$75,139	1214	1159	95.47	165	403
IL	COOK COUNTY	2312.00	1 - Low	38.93	No	$117,400	$36,060	5983	5840	97.61	797	2104
IL	COOK COUNTY	2315.00	1 - Low	43.45	No	$117,400	$40,250	5655	5533	97.84	720	1907
IL	COOK COUNTY	2402.00	4 - Upper	216.53	No	$117,400	$200,556	1556	467	30.01	450	429
IL	COOK COUNTY	2403.00	4 - Upper	193.88	No	$117,400	$179,583	1362	315	23.13	317	581
IL	COOK COUNTY	2405.00	4 - Upper	242.99	No	$117,400	$225,064	2610	611	23.41	777	465
IL	COOK COUNTY	2406.00	4 - Upper	180.84	No	$117,400	$167,500	1489	609	40.90	394	447
IL	COOK COUNTY	2407.00	3 - Middle	106.97	No	$117,400	$99,083	1499	954	63.64	233	507

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
IL	COOK COUNTY	2408.00	4 - Upper	124.46	No	$117,400	$115,278	1687	990	58.68	324	402
IL	COOK COUNTY	2409.00	3 - Middle	90.87	No	$117,400	$84,167	1122	704	62.75	155	298
IL	COOK COUNTY	2410.00	2 - Moderate	72.42	No	$117,400	$67,083	2363	1516	64.16	245	679
IL	COOK COUNTY	2411.00	3 - Middle	99.39	No	$117,400	$92,063	3574	1768	49.47	526	1263
IL	COOK COUNTY	2412.00	4 - Upper	147.85	No	$117,400	$136,950	1714	560	32.67	281	530
IL	COOK COUNTY	2413.00	4 - Upper	183.05	No	$117,400	$169,545	1848	635	34.36	352	566
IL	COOK COUNTY	2414.00	4 - Upper	193.66	No	$117,400	$179,375	5273	1484	28.14	754	1225
IL	COOK COUNTY	2415.00	4 - Upper	173.20	No	$117,400	$160,430	2954	941	31.86	591	1100
IL	COOK COUNTY	2416.00	3 - Middle	106.99	No	$117,400	$99,097	3534	1207	34.15	363	757
IL	COOK COUNTY	2420.00	4 - Upper	145.35	No	$117,400	$134,633	4692	2283	48.66	576	1194
IL	COOK COUNTY	2421.00	4 - Upper	169.58	No	$117,400	$157,069	3976	1174	29.53	1072	1560
IL	COOK COUNTY	2422.00	4 - Upper	205.13	No	$117,400	$190,000	4082	1171	28.69	795	1415
IL	COOK COUNTY	2423.00	4 - Upper	148.77	No	$117,400	$137,795	3568	887	24.86	710	1097
IL	COOK COUNTY	2424.00	4 - Upper	151.99	No	$117,400	$140,781	2902	588	20.26	361	650
IL	COOK COUNTY	2425.00	3 - Middle	95.21	No	$117,400	$88,194	3426	1342	39.17	413	1088
IL	COOK COUNTY	2426.00	2 - Moderate	78.02	No	$117,400	$72,269	5665	2867	50.61	762	1702
IL	COOK COUNTY	2427.00	3 - Middle	86.69	No	$117,400	$80,298	1938	1231	63.52	270	555
IL	COOK COUNTY	2428.00	4 - Upper	133.21	No	$117,400	$123,382	1507	416	27.60	374	514
IL	COOK COUNTY	2429.00	4 - Upper	169.14	No	$117,400	$156,667	1962	632	32.21	377	650
IL	COOK COUNTY	2430.00	4 - Upper	131.32	No	$117,400	$121,634	2234	882	39.48	508	871
IL	COOK COUNTY	2431.00	4 - Upper	154.68	No	$117,400	$143,272	2249	1090	48.47	417	834
IL	COOK COUNTY	2432.00	4 - Upper	196.51	No	$117,400	$182,019	2287	951	41.58	524	783
IL	COOK COUNTY	2433.00	4 - Upper	167.26	No	$117,400	$154,926	2431	756	31.10	459	776
IL	COOK COUNTY	2434.00	3 - Middle	104.31	No	$117,400	$96,620	2880	1264	43.89	575	849
IL	COOK COUNTY	2435.00	4 - Upper	187.94	No	$117,400	$174,079	4746	1545	32.55	897	664
IL	COOK COUNTY	2502.00	2 - Moderate	67.92	No	$117,400	$62,917	2779	2720	97.88	482	778
IL	COOK COUNTY	2503.00	1 - Low	49.01	No	$117,400	$45,402	4742	4670	98.48	726	1690
IL	COOK COUNTY	2504.00	2 - Moderate	50.90	No	$117,400	$47,150	5789	5712	98.67	975	2078
IL	COOK COUNTY	2505.00	4 - Upper	138.60	No	$117,400	$128,379	7315	4911	67.14	2075	2416

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
IL	COOK COUNTY	2506.00	2 - Moderate	68.79	No	$117,400	$63,723	4203	4150	98.74	1029	1347
IL	COOK COUNTY	2507.00	2 - Moderate	55.29	No	$117,400	$51,213	5932	5893	99.34	708	2019
IL	COOK COUNTY	2508.00	2 - Moderate	55.78	No	$117,400	$51,667	2432	2402	98.77	523	858
IL	COOK COUNTY	2510.00	0 - Unknown	0.00	No	$117,400	$0	1075	1060	98.60	215	399
IL	COOK COUNTY	2511.00	1 - Low	32.41	No	$117,400	$30,024	4468	4434	99.24	534	1454
IL	COOK COUNTY	2512.00	2 - Moderate	68.09	No	$117,400	$63,068	3910	3889	99.46	722	1301
IL	COOK COUNTY	2513.00	1 - Low	35.12	No	$117,400	$32,538	5098	5029	98.65	611	1631
IL	COOK COUNTY	2514.00	2 - Moderate	50.04	No	$117,400	$46,350	3986	3780	94.83	440	1040
IL	COOK COUNTY	2515.00	2 - Moderate	77.24	No	$117,400	$71,548	4342	4264	98.20	430	1082
IL	COOK COUNTY	2516.00	1 - Low	33.06	No	$117,400	$30,625	3522	3499	99.35	375	1340
IL	COOK COUNTY	2517.00	2 - Moderate	63.16	No	$117,400	$58,508	1347	1329	98.66	185	445
IL	COOK COUNTY	2518.00	1 - Low	24.19	No	$117,400	$22,407	5101	5079	99.57	321	1494
IL	COOK COUNTY	2519.00	1 - Low	36.51	No	$117,400	$33,819	5387	5303	98.44	456	1096
IL	COOK COUNTY	2520.00	1 - Low	35.71	No	$117,400	$33,077	5646	5555	98.39	514	1224
IL	COOK COUNTY	2521.01	2 - Moderate	61.94	No	$117,400	$57,375	1502	1466	97.60	176	364
IL	COOK COUNTY	2521.02	1 - Low	48.67	No	$117,400	$45,086	6187	6158	99.53	1063	2126
IL	COOK COUNTY	2522.01	1 - Low	45.32	No	$117,400	$41,985	2940	2921	99.35	317	894
IL	COOK COUNTY	2522.02	1 - Low	43.52	No	$117,400	$40,313	4783	4750	99.31	462	1404
IL	COOK COUNTY	2601.00	1 - Low	33.84	No	$117,400	$31,346	1477	1446	97.90	85	253
IL	COOK COUNTY	2602.00	1 - Low	42.63	No	$117,400	$39,485	1054	1037	98.39	87	328
IL	COOK COUNTY	2603.00	0 - Unknown	0.00	No	$117,400	$0	1528	1514	99.08	54	500
IL	COOK COUNTY	2604.00	2 - Moderate	56.99	No	$117,400	$52,788	1398	1395	99.79	113	350
IL	COOK COUNTY	2605.00	1 - Low	41.22	No	$117,400	$38,179	1833	1816	99.07	265	721
IL	COOK COUNTY	2606.00	1 - Low	34.86	No	$117,400	$32,292	2114	2107	99.67	204	818
IL	COOK COUNTY	2607.00	1 - Low	32.46	No	$117,400	$30,069	1691	1658	98.05	128	647
IL	COOK COUNTY	2608.00	1 - Low	37.01	No	$117,400	$34,286	2271	2230	98.19	185	751
IL	COOK COUNTY	2609.00	1 - Low	30.23	No	$117,400	$28,000	1778	1728	97.19	121	577
IL	COOK COUNTY	2610.00	1 - Low	43.15	No	$117,400	$39,967	2289	2271	99.21	218	1026
IL	COOK COUNTY	2705.00	1 - Low	31.81	No	$117,400	$29,469	1619	1607	99.26	58	310

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
IL	COOK COUNTY	2712.00	1 - Low	44.19	No	$117,400	$40,938	1172	1142	97.44	108	381
IL	COOK COUNTY	2713.00	1 - Low	32.38	No	$117,400	$30,000	1060	1036	97.74	142	296
IL	COOK COUNTY	2714.00	1 - Low	29.42	No	$117,400	$27,250	1535	1469	95.70	78	407
IL	COOK COUNTY	2715.00	2 - Moderate	50.15	No	$117,400	$46,455	1373	1345	97.96	180	480
IL	COOK COUNTY	2718.00	1 - Low	41.57	No	$117,400	$38,508	976	961	98.46	52	252
IL	COOK COUNTY	2801.00	4 - Upper	217.03	No	$117,400	$201,020	7421	2176	29.32	1349	129
IL	COOK COUNTY	2804.00	1 - Low	41.70	No	$117,400	$38,631	1231	1139	92.53	98	266
IL	COOK COUNTY	2808.00	0 - Unknown	0.00	No	$117,400	$0	1198	1155	96.41	72	265
IL	COOK COUNTY	2809.00	1 - Low	20.03	No	$117,400	$18,553	1077	945	87.74	64	152
IL	COOK COUNTY	2819.00	4 - Upper	149.45	No	$117,400	$138,429	7031	3767	53.58	1262	60
IL	COOK COUNTY	2827.00	2 - Moderate	66.40	No	$117,400	$61,509	2558	1968	76.94	370	921
IL	COOK COUNTY	2828.00	3 - Middle	80.70	No	$117,400	$74,750	1634	1083	66.28	187	593
IL	COOK COUNTY	2831.00	0 - Unknown	0.00	No	$117,400	$0	2717	1911	70.33	434	777
IL	COOK COUNTY	2832.00	3 - Middle	94.80	No	$117,400	$87,813	1670	1131	67.72	252	377
IL	COOK COUNTY	2838.00	3 - Middle	117.48	No	$117,400	$108,816	3343	2349	70.27	680	290
IL	COOK COUNTY	2909.00	1 - Low	32.19	No	$117,400	$29,821	3975	3940	99.12	234	1378
IL	COOK COUNTY	2912.00	1 - Low	30.46	No	$117,400	$28,214	2286	2271	99.34	177	705
IL	COOK COUNTY	2916.00	3 - Middle	85.02	No	$117,400	$78,750	874	752	86.04	113	363
IL	COOK COUNTY	2922.00	2 - Moderate	51.45	No	$117,400	$47,656	2942	2854	97.01	231	1157
IL	COOK COUNTY	2924.00	2 - Moderate	53.36	No	$117,400	$49,426	2041	2001	98.04	273	702
IL	COOK COUNTY	2925.00	2 - Moderate	55.14	No	$117,400	$51,075	4057	4006	98.74	480	1544
IL	COOK COUNTY	3005.00	2 - Moderate	57.83	No	$117,400	$53,571	3243	3149	97.10	368	918
IL	COOK COUNTY	3006.00	1 - Low	47.27	No	$117,400	$43,789	3253	3157	97.05	260	883
IL	COOK COUNTY	3007.00	1 - Low	44.81	No	$117,400	$41,508	4798	4703	98.02	567	1332
IL	COOK COUNTY	3008.00	1 - Low	29.53	No	$117,400	$27,353	4136	4083	98.72	319	972
IL	COOK COUNTY	3009.00	1 - Low	35.95	No	$117,400	$33,306	4553	4414	96.95	856	1607
IL	COOK COUNTY	3011.00	2 - Moderate	57.33	No	$117,400	$53,107	2323	2157	92.85	222	646
IL	COOK COUNTY	3012.00	1 - Low	36.16	No	$117,400	$33,500	4087	3850	94.20	276	1364
IL	COOK COUNTY	3016.00	1 - Low	28.82	No	$117,400	$26,698	4995	4930	98.70	691	1401

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
IL	COOK COUNTY	3017.01	2 - Moderate	50.31	No	$117,400	$46,601	4279	4227	98.78	616	1213
IL	COOK COUNTY	3017.02	1 - Low	45.94	No	$117,400	$42,552	4121	4072	98.81	447	1226
IL	COOK COUNTY	3018.01	1 - Low	45.33	No	$117,400	$41,993	3947	3875	98.18	286	1246
IL	COOK COUNTY	3018.02	1 - Low	45.04	No	$117,400	$41,724	3376	3320	98.34	327	821
IL	COOK COUNTY	3018.03	2 - Moderate	51.69	No	$117,400	$47,879	5107	4999	97.89	394	1235
IL	COOK COUNTY	3102.00	3 - Middle	104.32	No	$117,400	$96,625	1588	1026	64.61	293	543
IL	COOK COUNTY	3103.00	2 - Moderate	59.18	No	$117,400	$54,821	1767	1353	76.57	185	440
IL	COOK COUNTY	3104.00	4 - Upper	135.76	No	$117,400	$125,750	1375	992	72.15	230	489
IL	COOK COUNTY	3105.00	2 - Moderate	62.50	No	$117,400	$57,895	1399	1141	81.56	142	410
IL	COOK COUNTY	3106.00	3 - Middle	98.67	No	$117,400	$91,391	5498	4326	78.68	550	1050
IL	COOK COUNTY	3107.00	1 - Low	42.88	No	$117,400	$39,722	1700	1378	81.06	113	449
IL	COOK COUNTY	3108.00	2 - Moderate	71.05	No	$117,400	$65,811	4175	3469	83.09	451	1097
IL	COOK COUNTY	3109.00	1 - Low	45.18	No	$117,400	$41,847	4781	4082	85.38	600	1509
IL	COOK COUNTY	3201.01	4 - Upper	198.40	No	$117,400	$183,768	9532	3543	37.17	2318	217
IL	COOK COUNTY	3201.02	4 - Upper	249.56	No	$117,400	$231,152	4846	2158	44.53	475	254
IL	COOK COUNTY	3204.00	4 - Upper	269.91	No	$117,400	$250,001	2856	1053	36.87	457	13
IL	COOK COUNTY	3206.00	4 - Upper	196.39	No	$117,400	$181,908	6395	3079	48.15	1106	32
IL	COOK COUNTY	3301.01	4 - Upper	220.91	No	$117,400	$204,616	4592	2225	48.45	2193	128
IL	COOK COUNTY	3301.02	4 - Upper	196.15	No	$117,400	$181,680	10811	5451	50.42	3102	489
IL	COOK COUNTY	3301.03	4 - Upper	142.22	No	$117,400	$131,730	8248	4912	59.55	2101	400
IL	COOK COUNTY	3302.00	4 - Upper	196.58	No	$117,400	$182,083	4008	2568	64.07	1142	709
IL	COOK COUNTY	3403.00	1 - Low	46.37	No	$117,400	$42,955	1865	1607	86.17	311	538
IL	COOK COUNTY	3404.00	2 - Moderate	74.36	No	$117,400	$68,875	1844	1586	86.01	251	422
IL	COOK COUNTY	3405.00	1 - Low	26.72	No	$117,400	$24,750	1629	967	59.36	324	567
IL	COOK COUNTY	3406.00	1 - Low	18.70	No	$117,400	$17,326	1151	1135	98.61	0	202
IL	COOK COUNTY	3501.00	2 - Moderate	61.83	No	$117,400	$57,275	2228	2052	92.10	0	40
IL	COOK COUNTY	3504.00	1 - Low	25.46	No	$117,400	$23,583	1512	1492	98.68	0	23
IL	COOK COUNTY	3510.00	2 - Moderate	62.59	No	$117,400	$57,975	3640	3371	92.61	124	135
IL	COOK COUNTY	3511.00	1 - Low	15.44	No	$117,400	$14,303	2038	2005	98.38	7	194

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
IL	COOK COUNTY	3514.00	1 - Low	20.24	No	$117,400	$18,750	1392	1350	96.98	104	280
IL	COOK COUNTY	3515.00	0 - Unknown	0.00	No	$117,400	$0	823	783	95.14	29	81
IL	COOK COUNTY	3602.00	1 - Low	42.02	No	$117,400	$38,929	1651	1638	99.21	69	179
IL	COOK COUNTY	3801.00	4 - Upper	129.76	No	$117,400	$120,188	2207	2118	95.97	494	766
IL	COOK COUNTY	3802.00	2 - Moderate	62.57	No	$117,400	$57,962	2408	2358	97.92	177	252
IL	COOK COUNTY	3806.00	2 - Moderate	54.16	No	$117,400	$50,167	3947	3857	97.72	350	949
IL	COOK COUNTY	3812.00	3 - Middle	92.55	No	$117,400	$85,727	2077	2042	98.31	213	508
IL	COOK COUNTY	3814.00	1 - Low	29.14	No	$117,400	$26,993	1796	1758	97.88	114	366
IL	COOK COUNTY	3815.00	1 - Low	22.65	No	$117,400	$20,982	667	651	97.60	40	65
IL	COOK COUNTY	3817.00	0 - Unknown	0.00	No	$117,400	$0	18	17	94.44	0	0
IL	COOK COUNTY	3818.00	3 - Middle	86.68	No	$117,400	$80,288	1462	1428	97.67	147	342
IL	COOK COUNTY	3819.00	2 - Moderate	56.89	No	$117,400	$52,700	1106	1078	97.47	297	360
IL	COOK COUNTY	3901.00	4 - Upper	139.68	No	$117,400	$129,375	1553	1466	94.40	246	339
IL	COOK COUNTY	3902.00	3 - Middle	113.45	No	$117,400	$105,086	1883	1658	88.05	612	630
IL	COOK COUNTY	3903.00	1 - Low	46.14	No	$117,400	$42,740	2617	2516	96.14	285	373
IL	COOK COUNTY	3904.00	0 - Unknown	0.00	No	$117,400	$0	2871	2611	90.94	381	352
IL	COOK COUNTY	3905.00	2 - Moderate	75.33	No	$117,400	$69,779	1666	1235	74.13	222	239
IL	COOK COUNTY	3906.00	4 - Upper	176.60	No	$117,400	$163,571	1994	1214	60.88	352	274
IL	COOK COUNTY	3907.00	4 - Upper	124.10	No	$117,400	$114,944	6532	5295	81.06	1352	279
IL	COOK COUNTY	4003.00	1 - Low	38.46	No	$117,400	$35,625	1504	1484	98.67	96	254
IL	COOK COUNTY	4004.00	1 - Low	38.96	No	$117,400	$36,090	1995	1984	99.45	159	389
IL	COOK COUNTY	4005.00	1 - Low	30.99	No	$117,400	$28,705	2372	2347	98.95	111	391
IL	COOK COUNTY	4008.00	1 - Low	21.80	No	$117,400	$20,197	3178	3161	99.47	92	367
IL	COOK COUNTY	4101.00	3 - Middle	110.40	No	$117,400	$102,260	2272	1632	71.83	153	147
IL	COOK COUNTY	4102.00	3 - Middle	86.14	No	$117,400	$79,792	1165	706	60.60	138	183
IL	COOK COUNTY	4105.00	4 - Upper	123.14	No	$117,400	$114,063	2922	2101	71.90	423	517
IL	COOK COUNTY	4106.00	4 - Upper	134.50	No	$117,400	$124,583	2371	1408	59.38	372	537
IL	COOK COUNTY	4107.00	3 - Middle	93.68	No	$117,400	$86,771	2399	1320	55.02	261	316
IL	COOK COUNTY	4108.00	3 - Middle	85.75	No	$117,400	$79,431	2993	1955	65.32	455	258

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
IL	COOK COUNTY	4109.00	4 - Upper	143.99	No	$117,400	$133,370	3670	2165	58.99	810	151
IL	COOK COUNTY	4110.00	3 - Middle	101.53	No	$117,400	$94,044	3902	2281	58.46	981	197
IL	COOK COUNTY	4111.00	4 - Upper	171.73	No	$117,400	$159,063	2379	1044	43.88	447	361
IL	COOK COUNTY	4112.00	4 - Upper	269.91	No	$117,400	$250,001	1713	715	41.74	478	312
IL	COOK COUNTY	4201.00	1 - Low	30.36	No	$117,400	$28,125	1642	1617	98.48	17	295
IL	COOK COUNTY	4202.00	2 - Moderate	75.57	No	$117,400	$70,000	1781	1596	89.61	136	229
IL	COOK COUNTY	4203.00	2 - Moderate	50.74	No	$117,400	$47,000	2818	1947	69.09	114	184
IL	COOK COUNTY	4204.00	1 - Low	33.07	No	$117,400	$30,638	1544	1308	84.72	103	156
IL	COOK COUNTY	4205.00	1 - Low	38.54	No	$117,400	$35,703	2053	2003	97.56	193	486
IL	COOK COUNTY	4206.00	1 - Low	35.08	No	$117,400	$32,500	2524	2454	97.23	131	601
IL	COOK COUNTY	4207.00	1 - Low	31.60	No	$117,400	$29,271	3021	2984	98.78	222	1509
IL	COOK COUNTY	4208.00	2 - Moderate	59.33	No	$117,400	$54,958	2457	2403	97.80	220	926
IL	COOK COUNTY	4212.00	1 - Low	47.04	No	$117,400	$43,578	1405	1390	98.93	91	532
IL	COOK COUNTY	4301.01	1 - Low	37.88	No	$117,400	$35,087	4091	4027	98.44	236	671
IL	COOK COUNTY	4301.02	2 - Moderate	53.44	No	$117,400	$49,500	3104	3027	97.52	423	224
IL	COOK COUNTY	4302.00	1 - Low	37.74	No	$117,400	$34,957	5086	4912	96.58	383	706
IL	COOK COUNTY	4303.00	1 - Low	27.83	No	$117,400	$25,781	2558	2547	99.57	129	651
IL	COOK COUNTY	4304.00	2 - Moderate	51.42	No	$117,400	$47,628	3031	2982	98.38	517	1157
IL	COOK COUNTY	4305.00	1 - Low	22.52	No	$117,400	$20,866	4098	4072	99.37	189	726
IL	COOK COUNTY	4306.00	3 - Middle	81.12	No	$117,400	$75,144	1670	1627	97.43	304	401
IL	COOK COUNTY	4307.00	1 - Low	44.33	No	$117,400	$41,066	2175	2105	96.78	174	145
IL	COOK COUNTY	4308.00	2 - Moderate	74.90	No	$117,400	$69,375	1862	1838	98.71	287	666
IL	COOK COUNTY	4309.00	2 - Moderate	67.17	No	$117,400	$62,222	1797	1784	99.28	250	520
IL	COOK COUNTY	4312.00	2 - Moderate	68.69	No	$117,400	$63,625	2898	2868	98.96	842	1258
IL	COOK COUNTY	4313.01	1 - Low	41.71	No	$117,400	$38,633	3590	3557	99.08	246	843
IL	COOK COUNTY	4313.02	1 - Low	38.07	No	$117,400	$35,270	4351	4328	99.47	163	807
IL	COOK COUNTY	4314.00	1 - Low	36.12	No	$117,400	$33,457	6716	6540	97.38	485	864
IL	COOK COUNTY	4401.01	1 - Low	27.14	No	$117,400	$25,139	4171	4146	99.40	105	858
IL	COOK COUNTY	4401.02	2 - Moderate	62.37	No	$117,400	$57,772	3633	3609	99.34	432	1063

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
IL	COOK COUNTY	4402.01	0 - Unknown	0.00	No	$117,400	$0	5054	5025	99.43	678	2008
IL	COOK COUNTY	4402.02	2 - Moderate	58.16	No	$117,400	$53,871	3525	3506	99.46	543	1138
IL	COOK COUNTY	4403.00	3 - Middle	96.97	No	$117,400	$89,821	4677	4654	99.51	1366	1895
IL	COOK COUNTY	4406.00	2 - Moderate	73.83	No	$117,400	$68,385	1996	1990	99.70	560	802
IL	COOK COUNTY	4407.00	3 - Middle	86.59	No	$117,400	$80,208	1497	1483	99.06	469	678
IL	COOK COUNTY	4408.00	1 - Low	34.05	No	$117,400	$31,538	1620	1613	99.57	163	456
IL	COOK COUNTY	4409.00	2 - Moderate	75.21	No	$117,400	$69,662	2462	2457	99.80	536	1192
IL	COOK COUNTY	4503.00	2 - Moderate	66.57	No	$117,400	$61,662	3252	3241	99.66	824	1639
IL	COOK COUNTY	4601.00	1 - Low	45.31	No	$117,400	$41,971	2840	2749	96.80	353	1141
IL	COOK COUNTY	4602.00	1 - Low	34.53	No	$117,400	$31,989	1948	1865	95.74	417	1216
IL	COOK COUNTY	4603.01	1 - Low	43.44	No	$117,400	$40,240	2987	2911	97.46	532	1398
IL	COOK COUNTY	4603.02	1 - Low	47.76	No	$117,400	$44,239	3282	3228	98.35	582	1448
IL	COOK COUNTY	4604.00	2 - Moderate	59.71	No	$117,400	$55,313	3411	3390	99.38	518	1180
IL	COOK COUNTY	4605.00	3 - Middle	101.94	No	$117,400	$94,426	5400	5359	99.24	1362	2133
IL	COOK COUNTY	4608.00	1 - Low	31.77	No	$117,400	$29,434	3639	3566	97.99	359	1314
IL	COOK COUNTY	4610.00	2 - Moderate	57.43	No	$117,400	$53,194	1460	1417	97.05	87	327
IL	COOK COUNTY	4701.00	3 - Middle	80.05	No	$117,400	$74,148	2527	2523	99.84	552	1087
IL	COOK COUNTY	4801.00	3 - Middle	89.70	No	$117,400	$83,083	2001	1996	99.75	619	739
IL	COOK COUNTY	4802.00	2 - Moderate	65.56	No	$117,400	$60,724	1103	1101	99.82	327	692
IL	COOK COUNTY	4803.00	2 - Moderate	62.29	No	$117,400	$57,700	1348	1333	98.89	238	578
IL	COOK COUNTY	4804.00	4 - Upper	154.36	No	$117,400	$142,974	5650	5618	99.43	1990	2637
IL	COOK COUNTY	4805.00	3 - Middle	89.07	No	$117,400	$82,500	2986	2936	98.33	774	1311
IL	COOK COUNTY	4902.00	2 - Moderate	74.22	No	$117,400	$68,750	3040	3021	99.38	844	1477
IL	COOK COUNTY	4905.00	2 - Moderate	72.04	No	$117,400	$66,728	1995	1973	98.90	480	834
IL	COOK COUNTY	4906.00	1 - Low	47.31	No	$117,400	$43,821	1443	1442	99.93	422	625
IL	COOK COUNTY	4907.00	2 - Moderate	62.18	No	$117,400	$57,598	2656	2652	99.85	662	1089
IL	COOK COUNTY	4908.00	2 - Moderate	51.15	No	$117,400	$47,378	3502	3478	99.31	788	1426
IL	COOK COUNTY	4909.01	1 - Low	46.10	No	$117,400	$42,708	3403	3386	99.50	443	1122
IL	COOK COUNTY	4909.02	3 - Middle	81.61	No	$117,400	$75,590	4647	4632	99.68	991	1716

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
IL	COOK COUNTY	4910.00	1 - Low	49.77	No	$117,400	$46,107	3807	3771	99.05	439	1563
IL	COOK COUNTY	4911.00	2 - Moderate	73.04	No	$117,400	$67,659	4079	4032	98.85	1029	1479
IL	COOK COUNTY	4912.00	2 - Moderate	56.00	No	$117,400	$51,875	2019	2001	99.11	464	776
IL	COOK COUNTY	4913.00	1 - Low	40.69	No	$117,400	$37,692	2023	2007	99.21	275	924
IL	COOK COUNTY	4914.00	1 - Low	39.13	No	$117,400	$36,250	2593	2577	99.38	270	1170
IL	COOK COUNTY	5001.00	2 - Moderate	72.82	No	$117,400	$67,452	3545	3532	99.63	861	1729
IL	COOK COUNTY	5002.00	1 - Low	37.14	No	$117,400	$34,409	1688	1678	99.41	335	718
IL	COOK COUNTY	5003.00	2 - Moderate	53.02	No	$117,400	$49,116	1587	1166	73.47	462	899
IL	COOK COUNTY	5101.00	1 - Low	45.49	No	$117,400	$42,143	3231	2972	91.98	614	1414
IL	COOK COUNTY	5102.00	2 - Moderate	56.00	No	$117,400	$51,875	2922	2812	96.24	926	1340
IL	COOK COUNTY	5103.00	1 - Low	29.15	No	$117,400	$27,003	4850	4834	99.67	849	2011
IL	COOK COUNTY	5201.00	2 - Moderate	59.95	No	$117,400	$55,536	1745	1591	91.17	296	558
IL	COOK COUNTY	5202.00	1 - Low	48.35	No	$117,400	$44,784	3338	3106	93.05	530	1151
IL	COOK COUNTY	5203.00	1 - Low	49.93	No	$117,400	$46,250	5675	5189	91.44	1253	2097
IL	COOK COUNTY	5204.00	1 - Low	47.93	No	$117,400	$44,402	4055	3632	89.57	972	1433
IL	COOK COUNTY	5205.00	2 - Moderate	72.72	No	$117,400	$67,361	4420	3472	78.55	1220	1507
IL	COOK COUNTY	5206.00	3 - Middle	85.89	No	$117,400	$79,554	2530	2143	84.70	667	799
IL	COOK COUNTY	5301.00	1 - Low	40.19	No	$117,400	$37,230	2197	2135	97.18	291	876
IL	COOK COUNTY	5302.00	2 - Moderate	56.18	No	$117,400	$52,042	4128	4098	99.27	741	1800
IL	COOK COUNTY	5303.00	2 - Moderate	53.93	No	$117,400	$49,955	3964	3951	99.67	995	1558
IL	COOK COUNTY	5304.00	3 - Middle	83.17	No	$117,400	$77,041	2059	2039	99.03	626	825
IL	COOK COUNTY	5305.01	2 - Moderate	55.26	No	$117,400	$51,189	4514	4466	98.94	996	2161
IL	COOK COUNTY	5305.02	2 - Moderate	69.52	No	$117,400	$64,397	1570	1570	100.00	518	630
IL	COOK COUNTY	5305.03	2 - Moderate	63.45	No	$117,400	$58,775	4898	4876	99.55	1117	1726
IL	COOK COUNTY	5306.00	2 - Moderate	52.29	No	$117,400	$48,438	2774	2759	99.46	414	1062
IL	COOK COUNTY	5401.01	1 - Low	22.51	No	$117,400	$20,850	4324	4292	99.26	52	1472
IL	COOK COUNTY	5401.02	1 - Low	32.20	No	$117,400	$29,831	2938	2929	99.69	180	936
IL	COOK COUNTY	5501.00	2 - Moderate	72.77	No	$117,400	$67,409	7019	4889	69.65	1827	2816
IL	COOK COUNTY	5502.00	3 - Middle	80.58	No	$117,400	$74,643	2969	1990	67.03	820	1064

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
IL	COOK COUNTY	5601.00	3 - Middle	81.19	No	$117,400	$75,208	1477	1314	88.96	260	334
IL	COOK COUNTY	5602.00	2 - Moderate	77.43	No	$117,400	$71,719	1710	1679	98.19	458	578
IL	COOK COUNTY	5603.00	2 - Moderate	75.38	No	$117,400	$69,821	3253	2600	79.93	911	1017
IL	COOK COUNTY	5604.00	2 - Moderate	73.02	No	$117,400	$67,639	1630	1352	82.94	419	462
IL	COOK COUNTY	5607.00	3 - Middle	84.46	No	$117,400	$78,237	3635	2569	70.67	839	1245
IL	COOK COUNTY	5608.00	3 - Middle	103.67	No	$117,400	$96,029	5682	3177	55.91	1601	1869
IL	COOK COUNTY	5609.00	4 - Upper	127.00	No	$117,400	$117,630	5112	2265	44.31	1697	1896
IL	COOK COUNTY	5610.00	4 - Upper	137.09	No	$117,400	$126,982	5308	2276	42.88	1953	2160
IL	COOK COUNTY	5611.00	3 - Middle	107.70	No	$117,400	$99,762	5581	3111	55.74	1910	2215
IL	COOK COUNTY	5701.00	2 - Moderate	68.72	No	$117,400	$63,654	1316	1160	88.15	315	354
IL	COOK COUNTY	5702.00	3 - Middle	82.12	No	$117,400	$76,066	2096	1829	87.26	506	765
IL	COOK COUNTY	5703.00	2 - Moderate	65.45	No	$117,400	$60,625	6376	5732	89.90	1146	1910
IL	COOK COUNTY	5704.00	3 - Middle	81.14	No	$117,400	$75,156	1769	1575	89.03	266	533
IL	COOK COUNTY	5705.00	1 - Low	49.23	No	$117,400	$45,607	2639	2238	84.80	426	791
IL	COOK COUNTY	5801.00	2 - Moderate	55.85	No	$117,400	$51,736	3228	3019	93.53	535	958
IL	COOK COUNTY	5802.00	1 - Low	45.31	No	$117,400	$41,969	3466	3255	93.91	433	816
IL	COOK COUNTY	5803.00	2 - Moderate	71.35	No	$117,400	$66,094	2577	2480	96.24	427	748
IL	COOK COUNTY	5804.00	2 - Moderate	62.08	No	$117,400	$57,500	4546	4277	94.08	820	1422
IL	COOK COUNTY	5805.01	1 - Low	45.29	No	$117,400	$41,952	5170	4801	92.86	583	1496
IL	COOK COUNTY	5805.02	1 - Low	45.19	No	$117,400	$41,861	5345	5119	95.77	642	1479
IL	COOK COUNTY	5806.00	2 - Moderate	60.63	No	$117,400	$56,157	5405	5086	94.10	769	1578
IL	COOK COUNTY	5807.00	2 - Moderate	50.59	No	$117,400	$46,859	5621	5298	94.25	821	1718
IL	COOK COUNTY	5808.00	2 - Moderate	60.93	No	$117,400	$56,438	2058	1976	96.02	275	557
IL	COOK COUNTY	5905.00	3 - Middle	85.66	No	$117,400	$79,342	1854	1468	79.18	526	681
IL	COOK COUNTY	5906.00	2 - Moderate	61.58	No	$117,400	$57,045	3477	2956	85.02	790	1339
IL	COOK COUNTY	5907.00	3 - Middle	96.04	No	$117,400	$88,958	3027	2696	89.07	568	1030
IL	COOK COUNTY	6004.00	3 - Middle	82.77	No	$117,400	$76,667	4297	3358	78.15	646	1325
IL	COOK COUNTY	6006.00	1 - Low	49.78	No	$117,400	$46,111	2988	2320	77.64	621	1135
IL	COOK COUNTY	6007.00	1 - Low	42.71	No	$117,400	$39,559	2591	1953	75.38	414	1145

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
IL	COOK COUNTY	6009.00	2 - Moderate	77.31	No	$117,400	$71,607	3682	2562	69.58	484	1109
IL	COOK COUNTY	6103.00	1 - Low	34.72	No	$117,400	$32,167	5410	5144	95.08	608	1431
IL	COOK COUNTY	6104.00	1 - Low	47.13	No	$117,400	$43,656	2029	1979	97.54	145	579
IL	COOK COUNTY	6108.00	3 - Middle	84.57	No	$117,400	$78,333	1512	529	34.99	316	629
IL	COOK COUNTY	6112.00	1 - Low	32.38	No	$117,400	$30,000	2680	2593	96.75	290	858
IL	COOK COUNTY	6113.00	1 - Low	44.90	No	$117,400	$41,596	3668	3562	97.11	174	1006
IL	COOK COUNTY	6114.00	1 - Low	45.13	No	$117,400	$41,809	3737	3668	98.15	292	1071
IL	COOK COUNTY	6115.00	1 - Low	38.67	No	$117,400	$35,820	3587	3449	96.15	231	898
IL	COOK COUNTY	6116.00	1 - Low	42.18	No	$117,400	$39,076	1921	1886	98.18	215	563
IL	COOK COUNTY	6117.00	1 - Low	25.52	No	$117,400	$23,646	2180	2123	97.39	157	923
IL	COOK COUNTY	6118.00	2 - Moderate	76.79	No	$117,400	$71,125	2205	2173	98.55	167	865
IL	COOK COUNTY	6119.00	1 - Low	49.03	No	$117,400	$45,417	1984	1969	99.24	190	652
IL	COOK COUNTY	6120.00	2 - Moderate	61.99	No	$117,400	$57,417	1448	1427	98.55	189	599
IL	COOK COUNTY	6121.00	1 - Low	41.91	No	$117,400	$38,826	1168	1148	98.29	112	435
IL	COOK COUNTY	6122.00	1 - Low	35.08	No	$117,400	$32,500	3939	3813	96.80	339	1311
IL	COOK COUNTY	6201.00	2 - Moderate	70.41	No	$117,400	$65,217	4567	4246	92.97	899	1155
IL	COOK COUNTY	6202.00	2 - Moderate	79.40	No	$117,400	$73,542	2390	2006	83.93	479	712
IL	COOK COUNTY	6203.00	2 - Moderate	66.12	No	$117,400	$61,250	6410	5432	84.74	1508	2245
IL	COOK COUNTY	6204.00	2 - Moderate	75.66	No	$117,400	$70,078	5027	4771	94.91	911	1338
IL	COOK COUNTY	6303.00	2 - Moderate	61.18	No	$117,400	$56,667	5385	5196	96.49	690	1396
IL	COOK COUNTY	6304.00	1 - Low	38.32	No	$117,400	$35,494	7204	6907	95.88	916	1769
IL	COOK COUNTY	6305.00	1 - Low	47.01	No	$117,400	$43,547	6271	6090	97.11	717	1684
IL	COOK COUNTY	6306.00	2 - Moderate	50.69	No	$117,400	$46,951	3250	3101	95.42	366	807
IL	COOK COUNTY	6308.00	2 - Moderate	60.58	No	$117,400	$56,111	6641	6395	96.30	1156	1706
IL	COOK COUNTY	6309.00	2 - Moderate	52.99	No	$117,400	$49,083	5204	5003	96.14	664	1146
IL	COOK COUNTY	6401.00	2 - Moderate	59.15	No	$117,400	$54,792	1312	1058	80.64	215	454
IL	COOK COUNTY	6403.00	2 - Moderate	71.84	No	$117,400	$66,542	6710	4356	64.92	1361	2065
IL	COOK COUNTY	6404.00	3 - Middle	101.66	No	$117,400	$94,167	3390	1727	50.94	1021	1104
IL	COOK COUNTY	6405.00	3 - Middle	88.89	No	$117,400	$82,333	3896	2125	54.54	1147	980

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
IL	COOK COUNTY	6406.00	2 - Moderate	61.33	No	$117,400	$56,806	4063	2527	62.20	1034	1333
IL	COOK COUNTY	6407.00	2 - Moderate	68.70	No	$117,400	$63,640	3298	2325	70.50	755	1042
IL	COOK COUNTY	6408.00	2 - Moderate	66.57	No	$117,400	$61,667	1799	1589	88.33	462	529
IL	COOK COUNTY	6501.00	2 - Moderate	54.25	No	$117,400	$50,250	4765	4449	93.37	636	1303
IL	COOK COUNTY	6502.00	3 - Middle	88.14	No	$117,400	$81,643	7251	6378	87.96	1087	2101
IL	COOK COUNTY	6503.01	2 - Moderate	72.99	No	$117,400	$67,606	5829	5159	88.51	1207	1542
IL	COOK COUNTY	6503.02	2 - Moderate	53.77	No	$117,400	$49,811	4522	4261	94.23	820	1164
IL	COOK COUNTY	6504.00	2 - Moderate	62.77	No	$117,400	$58,143	6894	6563	95.20	1301	1519
IL	COOK COUNTY	6505.00	3 - Middle	86.06	No	$117,400	$79,712	4401	3999	90.87	1246	1095
IL	COOK COUNTY	6603.01	1 - Low	28.45	No	$117,400	$26,359	1850	1810	97.84	148	416
IL	COOK COUNTY	6603.02	1 - Low	40.37	No	$117,400	$37,397	5549	5410	97.50	376	1403
IL	COOK COUNTY	6604.00	2 - Moderate	51.10	No	$117,400	$47,330	5692	5427	95.34	860	1463
IL	COOK COUNTY	6605.00	1 - Low	49.50	No	$117,400	$45,855	5013	4738	94.51	595	1294
IL	COOK COUNTY	6606.00	1 - Low	39.54	No	$117,400	$36,632	6404	6276	98.00	637	1710
IL	COOK COUNTY	6607.00	1 - Low	28.91	No	$117,400	$26,786	2076	2060	99.23	302	647
IL	COOK COUNTY	6608.00	1 - Low	46.73	No	$117,400	$43,289	6114	5986	97.91	645	1977
IL	COOK COUNTY	6609.00	1 - Low	47.07	No	$117,400	$43,598	4446	4304	96.81	380	1581
IL	COOK COUNTY	6610.00	1 - Low	47.07	No	$117,400	$43,601	5756	5666	98.44	1114	2184
IL	COOK COUNTY	6611.00	2 - Moderate	59.48	No	$117,400	$55,100	6633	6374	96.10	1433	1847
IL	COOK COUNTY	6701.00	0 - Unknown	0.00	No	$117,400	$0	1349	1326	98.30	141	544
IL	COOK COUNTY	6702.00	1 - Low	37.39	No	$117,400	$34,632	1325	1304	98.42	154	515
IL	COOK COUNTY	6703.00	1 - Low	37.20	No	$117,400	$34,464	1287	1279	99.38	183	502
IL	COOK COUNTY	6704.00	1 - Low	39.66	No	$117,400	$36,742	1585	1566	98.80	217	667
IL	COOK COUNTY	6705.00	2 - Moderate	63.72	No	$117,400	$59,028	1148	1148	100.00	129	422
IL	COOK COUNTY	6706.00	1 - Low	34.92	No	$117,400	$32,344	1339	1334	99.63	193	454
IL	COOK COUNTY	6707.00	1 - Low	44.26	No	$117,400	$41,000	1252	1252	100.00	161	473
IL	COOK COUNTY	6708.00	1 - Low	30.23	No	$117,400	$28,000	1477	1459	98.78	164	532
IL	COOK COUNTY	6709.00	1 - Low	35.44	No	$117,400	$32,827	1172	1169	99.74	196	639
IL	COOK COUNTY	6711.00	1 - Low	38.36	No	$117,400	$35,536	994	993	99.90	91	383

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
IL	COOK COUNTY	6712.00	2 - Moderate	58.84	No	$117,400	$54,500	980	974	99.39	82	376
IL	COOK COUNTY	6713.00	1 - Low	36.51	No	$117,400	$33,819	2048	2042	99.71	368	800
IL	COOK COUNTY	6714.00	1 - Low	25.88	No	$117,400	$23,977	1558	1552	99.61	419	683
IL	COOK COUNTY	6715.00	2 - Moderate	56.77	No	$117,400	$52,587	2716	2700	99.41	423	1099
IL	COOK COUNTY	6716.00	1 - Low	41.29	No	$117,400	$38,250	1804	1802	99.89	139	820
IL	COOK COUNTY	6718.00	1 - Low	46.69	No	$117,400	$43,250	1142	1133	99.21	186	465
IL	COOK COUNTY	6719.00	2 - Moderate	54.91	No	$117,400	$50,865	1122	1112	99.11	175	388
IL	COOK COUNTY	6720.00	2 - Moderate	59.39	No	$117,400	$55,014	3397	3379	99.47	724	1268
IL	COOK COUNTY	6805.00	1 - Low	41.56	No	$117,400	$38,500	1307	1298	99.31	123	517
IL	COOK COUNTY	6806.00	1 - Low	48.95	No	$117,400	$45,341	1165	1159	99.48	90	652
IL	COOK COUNTY	6809.00	1 - Low	24.84	No	$117,400	$23,008	3573	3548	99.30	243	756
IL	COOK COUNTY	6810.00	1 - Low	35.18	No	$117,400	$32,589	2573	2542	98.80	375	1167
IL	COOK COUNTY	6811.00	1 - Low	20.24	No	$117,400	$18,750	2873	2843	98.96	178	1298
IL	COOK COUNTY	6812.00	1 - Low	25.75	No	$117,400	$23,852	2353	2338	99.36	127	872
IL	COOK COUNTY	6813.00	1 - Low	24.63	No	$117,400	$22,813	2182	2173	99.59	157	1009
IL	COOK COUNTY	6814.00	1 - Low	45.19	No	$117,400	$41,864	2474	2461	99.47	414	1322
IL	COOK COUNTY	6903.00	1 - Low	34.46	No	$117,400	$31,923	2302	2269	98.57	64	352
IL	COOK COUNTY	6904.00	1 - Low	29.96	No	$117,400	$27,750	3363	3344	99.44	373	1232
IL	COOK COUNTY	6905.00	1 - Low	39.87	No	$117,400	$36,935	992	983	99.09	110	349
IL	COOK COUNTY	6909.00	2 - Moderate	64.51	No	$117,400	$59,758	4250	4236	99.67	630	1838
IL	COOK COUNTY	6910.00	2 - Moderate	75.57	No	$117,400	$70,000	2668	2650	99.33	512	1034
IL	COOK COUNTY	6911.00	1 - Low	27.29	No	$117,400	$25,278	2980	2961	99.36	290	1004
IL	COOK COUNTY	6912.00	1 - Low	31.15	No	$117,400	$28,854	2277	2272	99.78	251	964
IL	COOK COUNTY	6913.00	2 - Moderate	53.10	No	$117,400	$49,191	2374	2354	99.16	508	901
IL	COOK COUNTY	6914.00	1 - Low	39.53	No	$117,400	$36,615	3411	3398	99.62	569	1397
IL	COOK COUNTY	6915.00	1 - Low	21.11	No	$117,400	$19,554	1806	1801	99.72	271	676
IL	COOK COUNTY	7001.00	3 - Middle	82.57	No	$117,400	$76,480	3326	3225	96.96	880	1137
IL	COOK COUNTY	7002.00	3 - Middle	90.57	No	$117,400	$83,892	6554	5907	90.13	1622	1700
IL	COOK COUNTY	7003.01	2 - Moderate	72.63	No	$117,400	$67,272	5762	4962	86.12	1653	1839

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
IL	COOK COUNTY	7003.02	3 - Middle	97.13	No	$117,400	$89,970	5662	4502	79.51	1464	1706
IL	COOK COUNTY	7004.01	3 - Middle	97.29	No	$117,400	$90,119	5822	5514	94.71	1519	1870
IL	COOK COUNTY	7004.02	2 - Moderate	71.89	No	$117,400	$66,591	4082	3811	93.36	1019	1187
IL	COOK COUNTY	7005.01	3 - Middle	83.30	No	$117,400	$77,157	6912	6701	96.95	1819	2379
IL	COOK COUNTY	7005.02	3 - Middle	111.09	No	$117,400	$102,895	2978	2866	96.24	988	1073
IL	COOK COUNTY	7101.00	1 - Low	36.63	No	$117,400	$33,929	1015	1002	98.72	187	474
IL	COOK COUNTY	7102.00	1 - Low	46.54	No	$117,400	$43,108	4635	4610	99.46	534	1565
IL	COOK COUNTY	7103.00	1 - Low	46.14	No	$117,400	$42,738	1424	1422	99.86	165	430
IL	COOK COUNTY	7104.00	2 - Moderate	57.47	No	$117,400	$53,235	5424	5401	99.58	1047	2105
IL	COOK COUNTY	7105.00	1 - Low	44.68	No	$117,400	$41,386	4036	4019	99.58	608	1373
IL	COOK COUNTY	7106.00	2 - Moderate	52.55	No	$117,400	$48,676	1706	1699	99.59	335	720
IL	COOK COUNTY	7107.00	2 - Moderate	54.32	No	$117,400	$50,321	3420	3409	99.68	472	1050
IL	COOK COUNTY	7108.00	1 - Low	24.04	No	$117,400	$22,269	4804	4778	99.46	403	1743
IL	COOK COUNTY	7109.00	1 - Low	38.34	No	$117,400	$35,516	1942	1942	100.00	321	679
IL	COOK COUNTY	7110.00	1 - Low	43.18	No	$117,400	$40,000	3058	3039	99.38	590	1134
IL	COOK COUNTY	7111.00	2 - Moderate	67.56	No	$117,400	$62,583	2499	2497	99.92	632	887
IL	COOK COUNTY	7112.00	3 - Middle	81.74	No	$117,400	$75,714	4687	4666	99.55	1196	1742
IL	COOK COUNTY	7113.00	2 - Moderate	60.73	No	$117,400	$56,250	1462	1452	99.32	218	519
IL	COOK COUNTY	7114.00	1 - Low	46.87	No	$117,400	$43,417	2394	2384	99.58	521	845
IL	COOK COUNTY	7115.00	2 - Moderate	50.57	No	$117,400	$46,840	2372	2367	99.79	592	970
IL	COOK COUNTY	7201.00	4 - Upper	179.04	No	$117,400	$165,833	3344	1434	42.88	1041	1100
IL	COOK COUNTY	7202.00	3 - Middle	112.29	No	$117,400	$104,010	4131	2709	65.58	1287	1392
IL	COOK COUNTY	7203.00	4 - Upper	163.16	No	$117,400	$151,125	3637	1539	42.32	1436	1475
IL	COOK COUNTY	7204.00	3 - Middle	115.38	No	$117,400	$106,875	1961	379	19.33	607	716
IL	COOK COUNTY	7205.00	4 - Upper	171.82	No	$117,400	$159,148	2086	256	12.27	650	786
IL	COOK COUNTY	7206.00	4 - Upper	153.12	No	$117,400	$141,830	1691	414	24.48	536	615
IL	COOK COUNTY	7207.00	4 - Upper	122.81	No	$117,400	$113,750	3073	2183	71.04	675	861
IL	COOK COUNTY	7301.00	2 - Moderate	65.10	No	$117,400	$60,298	2462	2453	99.63	768	984
IL	COOK COUNTY	7302.01	2 - Moderate	68.82	No	$117,400	$63,750	5627	5618	99.84	891	1597

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
IL	COOK COUNTY	7302.02	3 - Middle	93.73	No	$117,400	$86,821	2893	2883	99.65	781	1104
IL	COOK COUNTY	7303.00	2 - Moderate	55.67	No	$117,400	$51,563	1046	1045	99.90	245	342
IL	COOK COUNTY	7304.00	3 - Middle	109.58	No	$117,400	$101,500	3386	3372	99.59	1051	1422
IL	COOK COUNTY	7305.00	2 - Moderate	70.29	No	$117,400	$65,111	4220	4202	99.57	1424	1926
IL	COOK COUNTY	7306.00	2 - Moderate	56.36	No	$117,400	$52,204	3254	3229	99.23	768	1196
IL	COOK COUNTY	7307.00	2 - Moderate	59.02	No	$117,400	$54,669	2281	2272	99.61	591	857
IL	COOK COUNTY	7401.00	4 - Upper	122.04	No	$117,400	$113,036	3234	748	23.13	1009	1238
IL	COOK COUNTY	7402.00	4 - Upper	146.37	No	$117,400	$135,577	5830	894	15.33	1750	1996
IL	COOK COUNTY	7403.00	4 - Upper	153.77	No	$117,400	$142,426	4869	639	13.12	1693	1761
IL	COOK COUNTY	7404.00	4 - Upper	130.19	No	$117,400	$120,592	4695	1091	23.24	1292	1437
IL	COOK COUNTY	7501.00	2 - Moderate	79.52	No	$117,400	$73,654	3736	3725	99.71	1026	1401
IL	COOK COUNTY	7502.00	3 - Middle	112.98	No	$117,400	$104,653	3024	2004	66.27	778	1094
IL	COOK COUNTY	7503.00	4 - Upper	129.63	No	$117,400	$120,074	2470	407	16.48	792	952
IL	COOK COUNTY	7504.00	4 - Upper	138.94	No	$117,400	$128,696	2909	1240	42.63	991	1107
IL	COOK COUNTY	7505.00	2 - Moderate	66.56	No	$117,400	$61,650	5618	4576	81.45	1146	1691
IL	COOK COUNTY	7506.00	2 - Moderate	60.13	No	$117,400	$55,694	3420	3395	99.27	912	1297
IL	COOK COUNTY	7608.01	3 - Middle	88.71	No	$117,400	$82,167	4403	2130	48.38	366	50
IL	COOK COUNTY	7608.02	3 - Middle	92.71	No	$117,400	$85,875	2374	354	14.91	990	805
IL	COOK COUNTY	7608.03	2 - Moderate	71.71	No	$117,400	$66,422	6394	1703	26.63	1115	807
IL	COOK COUNTY	7702.01	3 - Middle	93.60	No	$117,400	$86,695	5894	1931	32.76	1438	1677
IL	COOK COUNTY	7702.02	3 - Middle	97.75	No	$117,400	$90,547	5060	1015	20.06	1755	1478
IL	COOK COUNTY	7703.00	3 - Middle	97.35	No	$117,400	$90,174	7234	1958	27.07	1796	2010
IL	COOK COUNTY	7704.00	3 - Middle	107.09	No	$117,400	$99,194	4375	1685	38.51	927	1003
IL	COOK COUNTY	7705.00	1 - Low	42.89	No	$117,400	$39,731	4632	4069	87.85	784	1050
IL	COOK COUNTY	7706.01	3 - Middle	117.33	No	$117,400	$108,674	3272	1092	33.37	1012	1145
IL	COOK COUNTY	7706.02	3 - Middle	81.39	No	$117,400	$75,387	4762	3008	63.17	730	1027
IL	COOK COUNTY	7707.00	3 - Middle	85.36	No	$117,400	$79,063	2537	757	29.84	377	415
IL	COOK COUNTY	7708.00	3 - Middle	84.90	No	$117,400	$78,641	5661	2406	42.50	1416	1766
IL	COOK COUNTY	7709.01	3 - Middle	107.95	No	$117,400	$99,986	5245	1176	22.42	1620	1457

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
IL	COOK COUNTY	7709.02	3 - Middle	88.44	No	$117,400	$81,923	3732	600	16.08	1008	984
IL	COOK COUNTY	8001.00	4 - Upper	269.91	No	$117,400	$250,001	2395	288	12.03	815	930
IL	COOK COUNTY	8002.00	4 - Upper	269.91	No	$117,400	$250,001	6466	928	14.35	2312	2413
IL	COOK COUNTY	8003.00	4 - Upper	269.91	No	$117,400	$250,001	3613	428	11.85	1054	1081
IL	COOK COUNTY	8004.00	4 - Upper	269.91	No	$117,400	$250,001	3936	488	12.40	1068	1322
IL	COOK COUNTY	8005.00	4 - Upper	269.91	No	$117,400	$250,001	5133	571	11.12	1626	1787
IL	COOK COUNTY	8006.00	4 - Upper	269.91	No	$117,400	$250,001	2429	292	12.02	659	734
IL	COOK COUNTY	8007.00	4 - Upper	269.91	No	$117,400	$250,001	5257	942	17.92	1567	1687
IL	COOK COUNTY	8008.00	4 - Upper	137.41	No	$117,400	$127,273	2426	574	23.66	850	744
IL	COOK COUNTY	8009.00	4 - Upper	134.87	No	$117,400	$124,922	4505	1839	40.82	1502	1787
IL	COOK COUNTY	8010.00	4 - Upper	172.27	No	$117,400	$159,565	5337	1470	27.54	1811	1846
IL	COOK COUNTY	8011.00	4 - Upper	223.20	No	$117,400	$206,741	4871	838	17.20	1458	1550
IL	COOK COUNTY	8012.00	4 - Upper	269.91	No	$117,400	$250,001	3651	383	10.49	1348	981
IL	COOK COUNTY	8013.00	4 - Upper	269.91	No	$117,400	$250,001	4430	753	17.00	1321	1321
IL	COOK COUNTY	8014.00	4 - Upper	155.96	No	$117,400	$144,455	2922	846	28.95	1101	1182
IL	COOK COUNTY	8015.00	4 - Upper	163.09	No	$117,400	$151,063	6572	1356	20.63	1888	1805
IL	COOK COUNTY	8016.01	4 - Upper	159.69	No	$117,400	$147,917	4734	1083	22.88	1302	1306
IL	COOK COUNTY	8016.03	2 - Moderate	55.70	No	$117,400	$51,598	4138	2224	53.75	583	714
IL	COOK COUNTY	8016.05	4 - Upper	184.21	No	$117,400	$170,625	5883	1397	23.75	2030	1931
IL	COOK COUNTY	8016.06	4 - Upper	186.78	No	$117,400	$173,000	6716	1811	26.97	2300	2080
IL	COOK COUNTY	8016.07	4 - Upper	153.23	No	$117,400	$141,932	5225	2005	38.37	1520	1421
IL	COOK COUNTY	8016.08	4 - Upper	155.06	No	$117,400	$143,627	7057	2134	30.24	2153	2266
IL	COOK COUNTY	8017.01	4 - Upper	227.80	No	$117,400	$211,000	3846	858	22.31	1092	1214
IL	COOK COUNTY	8017.02	4 - Upper	190.75	No	$117,400	$176,679	4756	923	19.41	1411	1564
IL	COOK COUNTY	8018.00	4 - Upper	242.45	No	$117,400	$224,565	5972	1077	18.03	2159	2393
IL	COOK COUNTY	8019.01	4 - Upper	124.04	No	$117,400	$114,896	5016	1866	37.20	1531	1411
IL	COOK COUNTY	8019.02	4 - Upper	180.57	No	$117,400	$167,250	3420	612	17.89	1154	1274
IL	COOK COUNTY	8020.02	4 - Upper	156.76	No	$117,400	$145,197	5130	1304	25.42	1513	1510
IL	COOK COUNTY	8020.03	4 - Upper	137.28	No	$117,400	$127,159	2679	1077	40.20	692	805

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
IL	COOK COUNTY	8020.04	1 - Low	48.98	No	$117,400	$45,375	5871	3410	58.08	1475	581
IL	COOK COUNTY	8021.00	4 - Upper	175.01	No	$117,400	$162,102	3734	592	15.85	901	1187
IL	COOK COUNTY	8022.00	4 - Upper	171.99	No	$117,400	$159,306	4848	797	16.44	1645	1582
IL	COOK COUNTY	8023.00	4 - Upper	210.61	No	$117,400	$195,078	5968	2016	33.78	1287	1459
IL	COOK COUNTY	8024.02	3 - Middle	89.49	No	$117,400	$82,889	5543	2737	49.38	1548	1237
IL	COOK COUNTY	8024.03	3 - Middle	107.96	No	$117,400	$100,000	1531	366	23.91	687	604
IL	COOK COUNTY	8024.04	2 - Moderate	65.21	No	$117,400	$60,402	7558	4510	59.67	1947	2120
IL	COOK COUNTY	8025.03	3 - Middle	116.21	No	$117,400	$107,643	6412	2966	46.26	1866	1669
IL	COOK COUNTY	8025.04	3 - Middle	93.79	No	$117,400	$86,875	6442	3747	58.17	1798	2022
IL	COOK COUNTY	8025.05	2 - Moderate	66.90	No	$117,400	$61,968	6723	4626	68.81	884	893
IL	COOK COUNTY	8025.06	3 - Middle	107.24	No	$117,400	$99,333	2285	1493	65.34	512	550
IL	COOK COUNTY	8026.05	4 - Upper	123.11	No	$117,400	$114,028	7125	2109	29.60	2257	2374
IL	COOK COUNTY	8026.07	4 - Upper	141.12	No	$117,400	$130,714	1536	220	14.32	381	427
IL	COOK COUNTY	8026.08	3 - Middle	96.87	No	$117,400	$89,732	6730	1190	17.68	2486	1743
IL	COOK COUNTY	8026.09	2 - Moderate	71.88	No	$117,400	$66,583	6290	4015	63.83	1186	568
IL	COOK COUNTY	8026.10	4 - Upper	134.28	No	$117,400	$124,375	1757	566	32.21	700	704
IL	COOK COUNTY	8027.01	3 - Middle	114.32	No	$117,400	$105,887	6682	2765	41.38	1833	1606
IL	COOK COUNTY	8027.02	4 - Upper	137.88	No	$117,400	$127,708	4710	1618	34.35	1312	1381
IL	COOK COUNTY	8028.01	4 - Upper	140.93	No	$117,400	$130,536	5041	950	18.85	1606	1567
IL	COOK COUNTY	8028.02	4 - Upper	135.00	No	$117,400	$125,042	6991	1591	22.76	1977	2281
IL	COOK COUNTY	8029.00	4 - Upper	185.08	No	$117,400	$171,425	6055	788	13.01	1958	2058
IL	COOK COUNTY	8030.05	4 - Upper	144.59	No	$117,400	$133,929	2614	502	19.20	789	615
IL	COOK COUNTY	8030.07	3 - Middle	114.64	No	$117,400	$106,186	5153	1022	19.83	1701	1472
IL	COOK COUNTY	8030.08	4 - Upper	155.34	No	$117,400	$143,884	4767	1105	23.18	1513	1457
IL	COOK COUNTY	8030.10	4 - Upper	142.40	No	$117,400	$131,894	5351	1410	26.35	1606	1633
IL	COOK COUNTY	8030.12	3 - Middle	94.03	No	$117,400	$87,098	2234	796	35.63	540	574
IL	COOK COUNTY	8030.13	4 - Upper	148.97	No	$117,400	$137,981	5490	1430	26.05	2017	1573
IL	COOK COUNTY	8030.14	3 - Middle	85.73	No	$117,400	$79,405	3677	1371	37.29	929	687
IL	COOK COUNTY	8030.15	4 - Upper	124.85	No	$117,400	$115,647	4631	1155	24.94	1541	1541

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
IL	COOK COUNTY	8030.16	4 - Upper	122.13	No	$117,400	$113,125	2490	1413	56.75	435	480
IL	COOK COUNTY	8030.17	4 - Upper	139.92	No	$117,400	$129,602	6283	2110	33.58	1405	1418
IL	COOK COUNTY	8031.00	4 - Upper	165.38	No	$117,400	$153,182	3616	569	15.74	1071	1075
IL	COOK COUNTY	8032.00	4 - Upper	138.33	No	$117,400	$128,125	5586	737	13.19	1755	1538
IL	COOK COUNTY	8033.00	4 - Upper	162.19	No	$117,400	$150,227	5726	1374	24.00	1748	1124
IL	COOK COUNTY	8034.00	4 - Upper	145.06	No	$117,400	$134,364	6592	1107	16.79	1729	2009
IL	COOK COUNTY	8035.00	4 - Upper	167.48	No	$117,400	$155,128	5803	778	13.41	1851	1893
IL	COOK COUNTY	8036.03	4 - Upper	207.71	No	$117,400	$192,390	6824	2108	30.89	1997	2384
IL	COOK COUNTY	8036.04	3 - Middle	98.70	No	$117,400	$91,420	4209	1057	25.11	1261	1134
IL	COOK COUNTY	8036.05	3 - Middle	116.86	No	$117,400	$108,243	7002	2665	38.06	1845	1794
IL	COOK COUNTY	8036.07	4 - Upper	128.08	No	$117,400	$118,631	4819	1003	20.81	1526	1678
IL	COOK COUNTY	8036.08	4 - Upper	156.90	No	$117,400	$145,324	7544	2675	35.46	1546	1855
IL	COOK COUNTY	8036.11	2 - Moderate	75.57	No	$117,400	$70,000	5698	3571	62.67	1422	1579
IL	COOK COUNTY	8036.12	2 - Moderate	58.29	No	$117,400	$53,991	3831	2666	69.59	332	271
IL	COOK COUNTY	8036.13	2 - Moderate	70.64	No	$117,400	$65,436	3434	2776	80.84	557	536
IL	COOK COUNTY	8036.14	2 - Moderate	52.80	No	$117,400	$48,908	4422	3194	72.23	341	212
IL	COOK COUNTY	8036.15	4 - Upper	126.63	No	$117,400	$117,292	2752	1125	40.88	612	570
IL	COOK COUNTY	8036.16	3 - Middle	105.89	No	$117,400	$98,083	4635	1589	34.28	1375	1631
IL	COOK COUNTY	8037.01	4 - Upper	145.90	No	$117,400	$135,139	2707	702	25.93	827	759
IL	COOK COUNTY	8037.02	4 - Upper	142.88	No	$117,400	$132,339	6376	1737	27.24	1890	2064
IL	COOK COUNTY	8038.00	4 - Upper	121.27	No	$117,400	$112,326	4522	1029	22.76	1412	1616
IL	COOK COUNTY	8039.01	3 - Middle	107.02	No	$117,400	$99,125	3935	1092	27.75	1588	982
IL	COOK COUNTY	8039.02	3 - Middle	104.59	No	$117,400	$96,875	3429	985	28.73	1077	1299
IL	COOK COUNTY	8040.00	3 - Middle	104.30	No	$117,400	$96,613	4763	1554	32.63	1741	1547
IL	COOK COUNTY	8041.02	4 - Upper	161.90	No	$117,400	$149,957	7307	1958	26.80	2321	2473
IL	COOK COUNTY	8041.04	4 - Upper	145.10	No	$117,400	$134,398	4949	2150	43.44	1477	1857
IL	COOK COUNTY	8041.05	4 - Upper	150.02	No	$117,400	$138,953	4168	1085	26.03	1386	1478
IL	COOK COUNTY	8041.06	4 - Upper	135.93	No	$117,400	$125,909	7264	2901	39.94	2239	2394
IL	COOK COUNTY	8041.08	3 - Middle	109.55	No	$117,400	$101,471	4798	3129	65.21	225	280

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
IL	COOK COUNTY	8041.09	4 - Upper	177.37	No	$117,400	$164,286	3078	793	25.76	967	1010
IL	COOK COUNTY	8042.02	4 - Upper	175.29	No	$117,400	$162,363	7793	2374	30.46	2281	2498
IL	COOK COUNTY	8042.03	4 - Upper	182.00	No	$117,400	$168,580	3458	1537	44.45	1001	1001
IL	COOK COUNTY	8042.04	4 - Upper	167.62	No	$117,400	$155,259	5263	1357	25.78	1514	1747
IL	COOK COUNTY	8043.05	3 - Middle	97.44	No	$117,400	$90,255	6952	3861	55.54	2134	2262
IL	COOK COUNTY	8043.06	3 - Middle	105.64	No	$117,400	$97,850	5626	3400	60.43	1986	2293
IL	COOK COUNTY	8043.08	2 - Moderate	73.64	No	$117,400	$68,214	5518	2524	45.74	1567	2102
IL	COOK COUNTY	8043.09	3 - Middle	106.95	No	$117,400	$99,063	3038	1866	61.42	759	917
IL	COOK COUNTY	8043.12	4 - Upper	149.42	No	$117,400	$138,402	2238	1283	57.33	616	662
IL	COOK COUNTY	8043.13	3 - Middle	117.82	No	$117,400	$109,131	6354	3763	59.22	1746	2285
IL	COOK COUNTY	8043.14	4 - Upper	140.45	No	$117,400	$130,089	1682	636	37.81	433	562
IL	COOK COUNTY	8043.15	3 - Middle	103.82	No	$117,400	$96,163	2446	1108	45.30	709	767
IL	COOK COUNTY	8043.16	3 - Middle	114.00	No	$117,400	$105,594	5027	3000	59.68	1514	1573
IL	COOK COUNTY	8044.03	3 - Middle	99.04	No	$117,400	$91,742	7297	4496	61.61	1750	2353
IL	COOK COUNTY	8044.04	3 - Middle	88.46	No	$117,400	$81,938	5147	3845	74.70	1454	1642
IL	COOK COUNTY	8044.05	2 - Moderate	76.06	No	$117,400	$70,452	3570	2936	82.24	459	834
IL	COOK COUNTY	8044.06	3 - Middle	84.73	No	$117,400	$78,487	6292	4587	72.90	1529	1931
IL	COOK COUNTY	8045.05	2 - Moderate	72.11	No	$117,400	$66,797	3970	1486	37.43	802	1154
IL	COOK COUNTY	8045.06	4 - Upper	129.48	No	$117,400	$119,929	5472	2066	37.76	1513	1640
IL	COOK COUNTY	8045.08	2 - Moderate	71.86	No	$117,400	$66,563	2343	1810	77.25	358	518
IL	COOK COUNTY	8045.09	3 - Middle	98.91	No	$117,400	$91,618	6012	4607	76.63	1221	1384
IL	COOK COUNTY	8045.10	2 - Moderate	68.67	No	$117,400	$63,605	5872	5003	85.20	891	1081
IL	COOK COUNTY	8045.11	2 - Moderate	67.26	No	$117,400	$62,306	2426	2028	83.59	292	374
IL	COOK COUNTY	8045.12	4 - Upper	138.81	No	$117,400	$128,571	3995	2158	54.02	1221	1362
IL	COOK COUNTY	8045.13	3 - Middle	102.90	No	$117,400	$95,313	4065	1735	42.68	1120	1354
IL	COOK COUNTY	8045.14	4 - Upper	161.02	No	$117,400	$149,148	4690	2146	45.76	1256	1339
IL	COOK COUNTY	8046.03	3 - Middle	98.25	No	$117,400	$91,004	5651	3314	58.64	896	774
IL	COOK COUNTY	8046.06	4 - Upper	165.40	No	$117,400	$153,199	7088	2148	30.30	2374	2431
IL	COOK COUNTY	8046.07	4 - Upper	121.31	No	$117,400	$112,368	7123	2290	32.15	1848	2394

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
IL	COOK COUNTY	8046.08	4 - Upper	135.12	No	$117,400	$125,156	4027	1925	47.80	1132	1436
IL	COOK COUNTY	8046.09	4 - Upper	172.18	No	$117,400	$159,483	6147	3404	55.38	1504	1848
IL	COOK COUNTY	8046.10	3 - Middle	95.81	No	$117,400	$88,750	2524	938	37.16	780	1098
IL	COOK COUNTY	8046.11	3 - Middle	113.22	No	$117,400	$104,875	4653	1413	30.37	1417	1759
IL	COOK COUNTY	8047.01	3 - Middle	100.91	No	$117,400	$93,469	7045	4338	61.58	1306	1501
IL	COOK COUNTY	8047.05	3 - Middle	90.30	No	$117,400	$83,644	4148	2300	55.45	1105	1260
IL	COOK COUNTY	8047.06	4 - Upper	127.25	No	$117,400	$117,870	2553	841	32.94	646	686
IL	COOK COUNTY	8047.09	3 - Middle	90.42	No	$117,400	$83,756	6814	3433	50.38	1374	1726
IL	COOK COUNTY	8047.10	4 - Upper	121.06	No	$117,400	$112,132	4292	1387	32.32	1207	1494
IL	COOK COUNTY	8047.11	3 - Middle	86.52	No	$117,400	$80,139	7629	4690	61.48	1472	1697
IL	COOK COUNTY	8047.12	3 - Middle	104.44	No	$117,400	$96,736	5456	2358	43.22	1217	1572
IL	COOK COUNTY	8047.13	3 - Middle	101.85	No	$117,400	$94,336	5037	3035	60.25	699	657
IL	COOK COUNTY	8047.14	3 - Middle	100.01	No	$117,400	$92,632	3534	1276	36.11	1077	977
IL	COOK COUNTY	8047.15	1 - Low	48.75	No	$117,400	$45,160	3426	2600	75.89	686	656
IL	COOK COUNTY	8047.16	3 - Middle	108.99	No	$117,400	$100,952	5360	3127	58.34	1181	1321
IL	COOK COUNTY	8048.03	3 - Middle	89.97	No	$117,400	$83,333	5721	2304	40.27	1258	1638
IL	COOK COUNTY	8048.04	3 - Middle	99.12	No	$117,400	$91,811	6809	3398	49.90	1683	1832
IL	COOK COUNTY	8048.05	3 - Middle	108.47	No	$117,400	$100,469	6860	2635	38.41	2109	2470
IL	COOK COUNTY	8048.06	3 - Middle	87.59	No	$117,400	$81,136	3796	2428	63.96	763	933
IL	COOK COUNTY	8048.07	3 - Middle	99.73	No	$117,400	$92,381	5224	1894	36.26	1526	1714
IL	COOK COUNTY	8048.08	4 - Upper	136.81	No	$117,400	$126,719	2596	659	25.39	848	902
IL	COOK COUNTY	8048.09	4 - Upper	121.71	No	$117,400	$112,734	4259	1183	27.78	1395	1498
IL	COOK COUNTY	8048.10	3 - Middle	90.15	No	$117,400	$83,500	7097	2888	40.69	1890	1704
IL	COOK COUNTY	8049.01	4 - Upper	140.55	No	$117,400	$130,183	6927	1266	18.28	1961	1917
IL	COOK COUNTY	8049.02	3 - Middle	118.26	No	$117,400	$109,544	5626	1891	33.61	1916	2164
IL	COOK COUNTY	8050.01	4 - Upper	140.05	No	$117,400	$129,720	4985	707	14.18	1751	1764
IL	COOK COUNTY	8050.02	2 - Moderate	69.55	No	$117,400	$64,426	7422	3706	49.93	1239	1008
IL	COOK COUNTY	8051.05	2 - Moderate	78.79	No	$117,400	$72,986	7278	4472	61.45	1271	979
IL	COOK COUNTY	8051.06	3 - Middle	111.04	No	$117,400	$102,853	2778	509	18.32	1059	601

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
IL	COOK COUNTY	8051.07	3 - Middle	91.13	No	$117,400	$84,408	6793	3980	58.59	532	441
IL	COOK COUNTY	8051.08	3 - Middle	82.80	No	$117,400	$76,696	6400	3911	61.11	866	874
IL	COOK COUNTY	8051.09	3 - Middle	103.36	No	$117,400	$95,737	4396	880	20.02	1521	1722
IL	COOK COUNTY	8051.10	3 - Middle	106.61	No	$117,400	$98,750	4440	797	17.95	1295	1054
IL	COOK COUNTY	8051.11	3 - Middle	87.09	No	$117,400	$80,668	7786	4604	59.13	1010	1342
IL	COOK COUNTY	8051.12	3 - Middle	95.68	No	$117,400	$88,625	3482	1736	49.86	803	804
IL	COOK COUNTY	8052.01	3 - Middle	115.63	No	$117,400	$107,107	3475	1305	37.55	1107	1295
IL	COOK COUNTY	8052.02	4 - Upper	127.64	No	$117,400	$118,229	4078	1295	31.76	1149	1397
IL	COOK COUNTY	8053.01	3 - Middle	103.61	No	$117,400	$95,972	3588	1729	48.19	914	980
IL	COOK COUNTY	8053.02	3 - Middle	102.32	No	$117,400	$94,777	3873	1694	43.74	1241	1380
IL	COOK COUNTY	8054.01	4 - Upper	125.24	No	$117,400	$116,000	4056	1087	26.80	1220	1437
IL	COOK COUNTY	8054.02	3 - Middle	114.16	No	$117,400	$105,742	5467	1451	26.54	1495	1753
IL	COOK COUNTY	8055.01	4 - Upper	159.84	No	$117,400	$148,056	3998	733	18.33	1011	1096
IL	COOK COUNTY	8055.02	4 - Upper	192.48	No	$117,400	$178,281	4295	428	9.97	1394	1412
IL	COOK COUNTY	8056.00	4 - Upper	173.68	No	$117,400	$160,870	4710	513	10.89	1506	1441
IL	COOK COUNTY	8057.01	4 - Upper	178.29	No	$117,400	$165,139	5485	678	12.36	1519	1401
IL	COOK COUNTY	8057.02	4 - Upper	164.42	No	$117,400	$152,292	2089	352	16.85	681	761
IL	COOK COUNTY	8058.01	4 - Upper	143.89	No	$117,400	$133,281	2580	317	12.29	895	878
IL	COOK COUNTY	8058.02	4 - Upper	139.68	No	$117,400	$129,375	5096	804	15.78	1549	1594
IL	COOK COUNTY	8059.01	3 - Middle	107.98	No	$117,400	$100,022	4341	1209	27.85	1328	1166
IL	COOK COUNTY	8059.02	4 - Upper	136.03	No	$117,400	$126,000	6503	1471	22.62	1691	2085
IL	COOK COUNTY	8060.01	2 - Moderate	74.97	No	$117,400	$69,444	5818	3526	60.61	1031	898
IL	COOK COUNTY	8060.02	2 - Moderate	64.57	No	$117,400	$59,808	7833	4314	55.07	1630	1009
IL	COOK COUNTY	8060.04	3 - Middle	81.27	No	$117,400	$75,283	7554	3818	50.54	1769	1852
IL	COOK COUNTY	8060.05	3 - Middle	96.84	No	$117,400	$89,703	3258	2336	71.70	628	509
IL	COOK COUNTY	8060.06	3 - Middle	100.87	No	$117,400	$93,431	4885	2803	57.38	1362	941
IL	COOK COUNTY	8061.02	4 - Upper	125.04	No	$117,400	$115,817	4400	1744	39.64	1093	1301
IL	COOK COUNTY	8061.03	3 - Middle	107.30	No	$117,400	$99,387	5269	1854	35.19	1782	1899
IL	COOK COUNTY	8061.04	2 - Moderate	67.11	No	$117,400	$62,163	4134	2334	56.46	598	415

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
IL	COOK COUNTY	8062.01	2 - Moderate	68.79	No	$117,400	$63,722	4908	1938	39.49	1557	661
IL	COOK COUNTY	8062.02	3 - Middle	80.72	No	$117,400	$74,766	4998	1296	25.93	1583	802
IL	COOK COUNTY	8063.00	3 - Middle	110.47	No	$117,400	$102,321	4687	1449	30.92	1400	1668
IL	COOK COUNTY	8064.00	4 - Upper	126.45	No	$117,400	$117,125	2492	778	31.22	641	773
IL	COOK COUNTY	8065.01	2 - Moderate	57.19	No	$117,400	$52,976	2665	1915	71.86	448	682
IL	COOK COUNTY	8065.02	3 - Middle	83.32	No	$117,400	$77,179	4202	2074	49.36	1338	1377
IL	COOK COUNTY	8066.00	3 - Middle	107.83	No	$117,400	$99,875	3602	1561	43.34	1113	1239
IL	COOK COUNTY	8067.00	4 - Upper	155.00	No	$117,400	$143,571	4486	1416	31.56	1514	1417
IL	COOK COUNTY	8068.01	2 - Moderate	79.58	No	$117,400	$73,712	4294	2019	47.02	1106	841
IL	COOK COUNTY	8068.02	3 - Middle	82.32	No	$117,400	$76,250	3445	1674	48.59	699	1046
IL	COOK COUNTY	8069.00	3 - Middle	92.29	No	$117,400	$85,486	5342	2738	51.25	1490	954
IL	COOK COUNTY	8070.00	2 - Moderate	77.79	No	$117,400	$72,054	5866	3326	56.70	922	1441
IL	COOK COUNTY	8071.00	4 - Upper	135.27	No	$117,400	$125,294	3984	1349	33.86	954	1274
IL	COOK COUNTY	8072.00	3 - Middle	110.81	No	$117,400	$102,639	6059	3259	53.79	1561	1898
IL	COOK COUNTY	8073.00	2 - Moderate	72.54	No	$117,400	$67,190	7718	4363	56.53	1649	1563
IL	COOK COUNTY	8074.00	3 - Middle	102.39	No	$117,400	$94,844	6824	3700	54.22	1270	1945
IL	COOK COUNTY	8075.00	4 - Upper	128.74	No	$117,400	$119,250	3327	1823	54.79	865	1022
IL	COOK COUNTY	8076.00	3 - Middle	97.42	No	$117,400	$90,236	6705	3865	57.64	1732	2024
IL	COOK COUNTY	8077.00	3 - Middle	94.28	No	$117,400	$87,325	6147	3051	49.63	1447	1669
IL	COOK COUNTY	8078.00	4 - Upper	149.57	No	$117,400	$138,542	2878	1134	39.40	732	831
IL	COOK COUNTY	8079.00	4 - Upper	147.32	No	$117,400	$136,458	4201	1624	38.66	1261	1318
IL	COOK COUNTY	8080.01	3 - Middle	114.71	No	$117,400	$106,250	3981	1841	46.24	1154	1176
IL	COOK COUNTY	8080.02	3 - Middle	83.67	No	$117,400	$77,500	5281	2316	43.86	1163	1521
IL	COOK COUNTY	8081.00	2 - Moderate	78.05	No	$117,400	$72,292	4010	877	21.87	1374	593
IL	COOK COUNTY	8082.00	3 - Middle	94.27	No	$117,400	$87,321	5646	2183	38.66	1448	1612
IL	COOK COUNTY	8083.01	3 - Middle	119.67	No	$117,400	$110,848	6520	3187	48.88	2032	1585
IL	COOK COUNTY	8083.02	3 - Middle	116.32	No	$117,400	$107,742	4367	2286	52.35	1374	1292
IL	COOK COUNTY	8084.00	4 - Upper	133.13	No	$117,400	$123,313	4622	2208	47.77	1334	1558
IL	COOK COUNTY	8085.00	4 - Upper	123.37	No	$117,400	$114,273	4239	1834	43.26	1314	1434

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
IL	COOK COUNTY	8086.00	4 - Upper	206.48	No	$117,400	$191,250	2465	507	20.57	563	585
IL	COOK COUNTY	8087.02	4 - Upper	219.73	No	$117,400	$203,523	5481	2536	46.27	289	138
IL	COOK COUNTY	8088.00	4 - Upper	269.91	No	$117,400	$250,001	3988	903	22.64	1135	976
IL	COOK COUNTY	8089.00	4 - Upper	206.84	No	$117,400	$191,583	4149	755	18.20	1454	1360
IL	COOK COUNTY	8090.00	4 - Upper	251.90	No	$117,400	$233,317	4001	537	13.42	1112	1214
IL	COOK COUNTY	8091.00	4 - Upper	160.48	No	$117,400	$148,646	3437	631	18.36	907	969
IL	COOK COUNTY	8092.00	2 - Moderate	57.66	No	$117,400	$53,409	4980	4272	85.78	661	1445
IL	COOK COUNTY	8093.00	4 - Upper	185.05	No	$117,400	$171,402	5043	2242	44.46	553	898
IL	COOK COUNTY	8094.01	4 - Upper	150.76	No	$117,400	$139,643	2747	893	32.51	634	282
IL	COOK COUNTY	8094.02	4 - Upper	124.67	No	$117,400	$115,481	3374	1425	42.23	339	75
IL	COOK COUNTY	8095.00	4 - Upper	136.94	No	$117,400	$126,838	4346	1654	38.06	647	253
IL	COOK COUNTY	8096.00	4 - Upper	121.95	No	$117,400	$112,955	3319	2051	61.80	995	1192
IL	COOK COUNTY	8097.00	4 - Upper	132.25	No	$117,400	$122,500	3714	2167	58.35	812	1210
IL	COOK COUNTY	8098.00	4 - Upper	151.91	No	$117,400	$140,707	2678	829	30.96	462	503
IL	COOK COUNTY	8099.00	4 - Upper	187.42	No	$117,400	$173,594	3046	789	25.90	734	579
IL	COOK COUNTY	8100.00	4 - Upper	171.37	No	$117,400	$158,733	5640	1663	29.49	1472	762
IL	COOK COUNTY	8101.00	3 - Middle	117.86	No	$117,400	$109,167	4480	1816	40.54	945	879
IL	COOK COUNTY	8102.00	2 - Moderate	71.41	No	$117,400	$66,146	6222	4197	67.45	995	1007
IL	COOK COUNTY	8103.01	3 - Middle	97.26	No	$117,400	$90,089	4105	2640	64.31	931	1203
IL	COOK COUNTY	8103.02	4 - Upper	152.11	No	$117,400	$140,896	3360	1576	46.90	751	1106
IL	COOK COUNTY	8104.00	4 - Upper	154.99	No	$117,400	$143,558	5409	862	15.94	1943	2085
IL	COOK COUNTY	8105.01	3 - Middle	92.19	No	$117,400	$85,395	5293	979	18.50	1678	1807
IL	COOK COUNTY	8105.02	3 - Middle	101.15	No	$117,400	$93,691	5355	1278	23.87	1472	1606
IL	COOK COUNTY	8106.00	3 - Middle	81.98	No	$117,400	$75,938	4949	1632	32.98	909	1278
IL	COOK COUNTY	8107.01	2 - Moderate	67.71	No	$117,400	$62,716	4865	2330	47.89	949	1464
IL	COOK COUNTY	8107.02	3 - Middle	96.43	No	$117,400	$89,318	3914	1772	45.27	536	880
IL	COOK COUNTY	8108.00	3 - Middle	91.38	No	$117,400	$84,645	5124	2068	40.36	1361	1543
IL	COOK COUNTY	8109.00	3 - Middle	81.36	No	$117,400	$75,365	6360	3101	48.76	1285	1800
IL	COOK COUNTY	8110.00	4 - Upper	144.29	No	$117,400	$133,646	4258	1175	27.60	1537	1525

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
IL	COOK COUNTY	8111.00	2 - Moderate	75.18	No	$117,400	$69,639	6703	2269	33.85	1280	1220
IL	COOK COUNTY	8112.00	3 - Middle	88.87	No	$117,400	$82,321	5401	2541	47.05	1495	1667
IL	COOK COUNTY	8113.01	3 - Middle	82.37	No	$117,400	$76,298	4802	3576	74.47	1079	1292
IL	COOK COUNTY	8113.02	1 - Low	48.48	No	$117,400	$44,908	3565	2943	82.55	534	764
IL	COOK COUNTY	8114.01	3 - Middle	92.55	No	$117,400	$85,726	5001	3005	60.09	1065	1328
IL	COOK COUNTY	8114.02	3 - Middle	98.56	No	$117,400	$91,292	4572	2787	60.96	909	1129
IL	COOK COUNTY	8115.00	3 - Middle	93.15	No	$117,400	$86,282	6031	3167	52.51	1646	1939
IL	COOK COUNTY	8116.00	2 - Moderate	70.53	No	$117,400	$65,329	6053	2416	39.91	1213	1589
IL	COOK COUNTY	8117.01	2 - Moderate	74.35	No	$117,400	$68,871	3455	2684	77.68	495	748
IL	COOK COUNTY	8117.02	2 - Moderate	70.57	No	$117,400	$65,369	5384	3929	72.98	1205	1105
IL	COOK COUNTY	8118.00	3 - Middle	87.31	No	$117,400	$80,872	5644	3703	65.61	1273	1576
IL	COOK COUNTY	8119.00	4 - Upper	191.44	No	$117,400	$177,321	6051	2011	33.23	1601	1567
IL	COOK COUNTY	8120.00	4 - Upper	210.03	No	$117,400	$194,543	5666	1398	24.67	1897	1575
IL	COOK COUNTY	8121.00	4 - Upper	137.31	No	$117,400	$127,188	4763	2225	46.71	1229	1469
IL	COOK COUNTY	8122.00	4 - Upper	255.21	No	$117,400	$236,389	3984	1212	30.42	1159	1173
IL	COOK COUNTY	8123.01	4 - Upper	122.92	No	$117,400	$113,852	4978	2010	40.38	806	419
IL	COOK COUNTY	8123.02	4 - Upper	189.24	No	$117,400	$175,278	2681	885	33.01	850	882
IL	COOK COUNTY	8124.00	4 - Upper	264.64	No	$117,400	$245,119	3458	789	22.82	968	970
IL	COOK COUNTY	8125.00	4 - Upper	143.90	No	$117,400	$133,289	3680	1784	48.48	662	726
IL	COOK COUNTY	8126.00	3 - Middle	119.59	No	$117,400	$110,774	3898	2041	52.36	683	652
IL	COOK COUNTY	8127.00	4 - Upper	152.57	No	$117,400	$141,319	3192	1298	40.66	760	622
IL	COOK COUNTY	8128.01	3 - Middle	102.20	No	$117,400	$94,662	3387	1537	45.38	784	341
IL	COOK COUNTY	8128.02	3 - Middle	102.44	No	$117,400	$94,886	2521	1018	40.38	466	364
IL	COOK COUNTY	8129.00	4 - Upper	171.26	No	$117,400	$158,625	4846	1418	29.26	1309	1424
IL	COOK COUNTY	8130.00	4 - Upper	153.20	No	$117,400	$141,903	3935	1536	39.03	1039	1244
IL	COOK COUNTY	8131.00	4 - Upper	122.42	No	$117,400	$113,393	4678	2325	49.70	1155	1359
IL	COOK COUNTY	8132.00	4 - Upper	177.27	No	$117,400	$164,196	4582	1659	36.21	1185	1346
IL	COOK COUNTY	8133.01	1 - Low	41.88	No	$117,400	$38,795	3634	3480	95.76	330	973
IL	COOK COUNTY	8133.02	1 - Low	43.46	No	$117,400	$40,255	3858	3763	97.54	374	896

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
IL	COOK COUNTY	8134.00	2 - Moderate	55.14	No	$117,400	$51,075	7571	7065	93.32	997	1852
IL	COOK COUNTY	8135.00	2 - Moderate	70.52	No	$117,400	$65,321	7169	6665	92.97	986	1822
IL	COOK COUNTY	8136.00	2 - Moderate	66.90	No	$117,400	$61,968	5443	5175	95.08	836	1630
IL	COOK COUNTY	8137.01	2 - Moderate	61.14	No	$117,400	$56,635	3886	3738	96.19	324	871
IL	COOK COUNTY	8137.02	2 - Moderate	75.48	No	$117,400	$69,920	4199	4052	96.50	645	1181
IL	COOK COUNTY	8138.01	1 - Low	43.87	No	$117,400	$40,638	2856	2761	96.67	352	879
IL	COOK COUNTY	8138.02	2 - Moderate	60.15	No	$117,400	$55,721	4958	4669	94.17	560	1282
IL	COOK COUNTY	8139.00	2 - Moderate	62.75	No	$117,400	$58,125	6768	6254	92.41	783	1466
IL	COOK COUNTY	8140.00	2 - Moderate	76.11	No	$117,400	$70,500	4706	4376	92.99	736	1279
IL	COOK COUNTY	8141.00	1 - Low	48.56	No	$117,400	$44,978	4683	4428	94.55	551	1142
IL	COOK COUNTY	8142.00	2 - Moderate	59.74	No	$117,400	$55,341	7671	7313	95.33	1045	2113
IL	COOK COUNTY	8143.00	2 - Moderate	57.76	No	$117,400	$53,500	4690	4389	93.58	843	1302
IL	COOK COUNTY	8144.00	2 - Moderate	65.14	No	$117,400	$60,335	7781	7019	90.21	1287	1920
IL	COOK COUNTY	8145.00	3 - Middle	83.06	No	$117,400	$76,932	5395	4789	88.77	1114	1449
IL	COOK COUNTY	8146.00	2 - Moderate	71.38	No	$117,400	$66,116	5616	4578	81.52	1213	1742
IL	COOK COUNTY	8147.00	3 - Middle	86.93	No	$117,400	$80,525	5548	4322	77.90	1123	1662
IL	COOK COUNTY	8148.00	2 - Moderate	65.06	No	$117,400	$60,264	6445	4950	76.80	1223	1797
IL	COOK COUNTY	8149.00	2 - Moderate	58.61	No	$117,400	$54,286	6557	5376	81.99	787	1954
IL	COOK COUNTY	8150.00	2 - Moderate	75.46	No	$117,400	$69,896	4254	3645	85.68	452	1108
IL	COOK COUNTY	8151.00	3 - Middle	92.50	No	$117,400	$85,677	4318	3562	82.49	937	1368
IL	COOK COUNTY	8152.00	2 - Moderate	67.34	No	$117,400	$62,375	6901	5441	78.84	1444	2006
IL	COOK COUNTY	8153.00	3 - Middle	93.42	No	$117,400	$86,534	3756	2447	65.15	926	1090
IL	COOK COUNTY	8154.00	3 - Middle	85.78	No	$117,400	$79,457	5545	3127	56.39	913	1302
IL	COOK COUNTY	8155.00	3 - Middle	86.76	No	$117,400	$80,367	8310	6430	77.38	1778	2363
IL	COOK COUNTY	8156.00	3 - Middle	86.63	No	$117,400	$80,240	5608	2702	48.18	1346	1647
IL	COOK COUNTY	8157.01	4 - Upper	162.62	No	$117,400	$150,625	4124	1057	25.63	1175	1466
IL	COOK COUNTY	8157.02	4 - Upper	142.67	No	$117,400	$132,148	5302	1274	24.03	1305	1572
IL	COOK COUNTY	8158.00	3 - Middle	110.93	No	$117,400	$102,750	1630	324	19.88	486	605
IL	COOK COUNTY	8159.00	3 - Middle	109.12	No	$117,400	$101,076	4773	2679	56.13	1068	911

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
IL	COOK COUNTY	8160.00	4 - Upper	142.31	No	$117,400	$131,813	3307	1342	40.58	756	1114
IL	COOK COUNTY	8161.00	3 - Middle	93.54	No	$117,400	$86,639	6259	3562	56.91	1475	1862
IL	COOK COUNTY	8162.00	3 - Middle	86.26	No	$117,400	$79,896	4163	2561	61.52	1078	1239
IL	COOK COUNTY	8163.00	2 - Moderate	68.53	No	$117,400	$63,480	4778	3746	78.40	1031	1415
IL	COOK COUNTY	8164.01	2 - Moderate	64.66	No	$117,400	$59,891	4664	4321	92.65	311	1175
IL	COOK COUNTY	8164.02	2 - Moderate	56.90	No	$117,400	$52,708	4460	3895	87.33	704	1300
IL	COOK COUNTY	8165.00	1 - Low	48.54	No	$117,400	$44,965	4262	3794	89.02	748	1247
IL	COOK COUNTY	8166.00	1 - Low	48.48	No	$117,400	$44,911	4522	4244	93.85	656	1373
IL	COOK COUNTY	8167.00	2 - Moderate	66.60	No	$117,400	$61,691	2693	2252	83.62	555	721
IL	COOK COUNTY	8168.00	2 - Moderate	77.79	No	$117,400	$72,051	5765	4188	72.65	1614	1765
IL	COOK COUNTY	8169.00	3 - Middle	85.86	No	$117,400	$79,534	5561	5379	96.73	1600	1814
IL	COOK COUNTY	8170.00	2 - Moderate	77.60	No	$117,400	$71,875	5510	5319	96.53	1153	1545
IL	COOK COUNTY	8171.01	2 - Moderate	60.51	No	$117,400	$56,047	4563	4456	97.66	1030	1550
IL	COOK COUNTY	8171.02	2 - Moderate	79.78	No	$117,400	$73,895	3158	3093	97.94	667	999
IL	COOK COUNTY	8172.00	2 - Moderate	66.22	No	$117,400	$61,341	4821	4752	98.57	703	1353
IL	COOK COUNTY	8173.00	2 - Moderate	61.12	No	$117,400	$56,615	2799	2778	99.25	426	982
IL	COOK COUNTY	8174.00	2 - Moderate	70.12	No	$117,400	$64,954	3652	3278	89.76	827	1186
IL	COOK COUNTY	8175.00	3 - Middle	80.16	No	$117,400	$74,250	3612	3534	97.84	529	947
IL	COOK COUNTY	8176.00	2 - Moderate	53.38	No	$117,400	$49,444	3825	3731	97.54	795	1194
IL	COOK COUNTY	8177.00	3 - Middle	90.12	No	$117,400	$83,478	4803	4717	98.21	1500	1765
IL	COOK COUNTY	8179.00	3 - Middle	89.82	No	$117,400	$83,197	5532	5084	91.90	1465	1567
IL	COOK COUNTY	8180.00	2 - Moderate	77.94	No	$117,400	$72,196	4428	3184	71.91	1023	1594
IL	COOK COUNTY	8181.00	4 - Upper	127.88	No	$117,400	$118,451	2330	1164	49.96	867	907
IL	COOK COUNTY	8182.00	3 - Middle	116.21	No	$117,400	$107,639	4762	3061	64.28	1603	1915
IL	COOK COUNTY	8183.00	3 - Middle	82.13	No	$117,400	$76,071	5922	5043	85.16	1294	1614
IL	COOK COUNTY	8184.01	3 - Middle	86.31	No	$117,400	$79,943	3613	2345	64.90	1163	1251
IL	COOK COUNTY	8184.02	3 - Middle	108.80	No	$117,400	$100,781	3282	1640	49.97	1064	1142
IL	COOK COUNTY	8185.00	4 - Upper	128.34	No	$117,400	$118,873	5650	1841	32.58	2184	2505
IL	COOK COUNTY	8186.00	4 - Upper	124.87	No	$117,400	$115,662	5093	1376	27.02	1349	1582

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
IL	COOK COUNTY	8187.00	4 - Upper	146.13	No	$117,400	$135,355	3691	1050	28.45	1248	1422
IL	COOK COUNTY	8188.00	4 - Upper	133.10	No	$117,400	$123,288	5692	1603	28.16	1787	2155
IL	COOK COUNTY	8189.00	4 - Upper	125.03	No	$117,400	$115,809	4496	1145	25.47	1130	1325
IL	COOK COUNTY	8190.00	4 - Upper	186.10	No	$117,400	$172,378	4768	525	11.01	1228	1370
IL	COOK COUNTY	8191.00	3 - Middle	80.76	No	$117,400	$74,808	4600	2616	56.87	901	1235
IL	COOK COUNTY	8192.00	3 - Middle	91.16	No	$117,400	$84,435	6154	3672	59.67	1475	1820
IL	COOK COUNTY	8193.00	3 - Middle	99.69	No	$117,400	$92,340	2777	1090	39.25	755	944
IL	COOK COUNTY	8194.00	3 - Middle	89.21	No	$117,400	$82,637	5686	2618	46.04	1237	1748
IL	COOK COUNTY	8195.00	4 - Upper	133.41	No	$117,400	$123,571	3664	1171	31.96	892	695
IL	COOK COUNTY	8196.00	4 - Upper	235.09	No	$117,400	$217,750	4083	485	11.88	1210	1320
IL	COOK COUNTY	8197.00	4 - Upper	172.20	No	$117,400	$159,500	6028	585	9.70	1699	1837
IL	COOK COUNTY	8198.01	4 - Upper	205.77	No	$117,400	$190,590	5364	460	8.58	1587	1700
IL	COOK COUNTY	8198.02	4 - Upper	206.86	No	$117,400	$191,607	2741	238	8.68	911	965
IL	COOK COUNTY	8199.00	4 - Upper	216.57	No	$117,400	$200,592	3514	316	8.99	1033	1091
IL	COOK COUNTY	8200.00	4 - Upper	261.04	No	$117,400	$241,786	2230	645	28.92	530	661
IL	COOK COUNTY	8201.01	4 - Upper	150.83	No	$117,400	$139,706	7889	1211	15.35	2880	2503
IL	COOK COUNTY	8201.03	3 - Middle	97.42	No	$117,400	$90,234	4285	1281	29.89	1098	1232
IL	COOK COUNTY	8201.04	3 - Middle	107.98	No	$117,400	$100,016	4453	1402	31.48	1163	1253
IL	COOK COUNTY	8202.02	2 - Moderate	73.50	No	$117,400	$68,083	3128	1176	37.60	1041	1203
IL	COOK COUNTY	8202.03	4 - Upper	174.71	No	$117,400	$161,827	4038	828	20.51	1170	1221
IL	COOK COUNTY	8202.04	4 - Upper	132.45	No	$117,400	$122,684	4434	989	22.30	1672	1317
IL	COOK COUNTY	8203.00	2 - Moderate	59.69	No	$117,400	$55,292	5588	4256	76.16	980	1681
IL	COOK COUNTY	8204.00	2 - Moderate	50.26	No	$117,400	$46,553	5556	5105	91.88	766	1496
IL	COOK COUNTY	8205.01	3 - Middle	82.88	No	$117,400	$76,772	5905	1911	32.36	1437	1649
IL	COOK COUNTY	8205.02	2 - Moderate	71.63	No	$117,400	$66,351	5380	1894	35.20	1273	1356
IL	COOK COUNTY	8206.03	3 - Middle	90.19	No	$117,400	$83,536	5530	2149	38.86	1338	1869
IL	COOK COUNTY	8206.04	2 - Moderate	54.91	No	$117,400	$50,865	3689	845	22.91	682	880
IL	COOK COUNTY	8206.05	2 - Moderate	55.84	No	$117,400	$51,722	4523	3088	68.27	353	543
IL	COOK COUNTY	8206.06	3 - Middle	109.27	No	$117,400	$101,213	3866	971	25.12	1192	1322

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
IL	COOK COUNTY	8207.00	3 - Middle	95.00	No	$117,400	$87,997	7110	4999	70.31	1853	2217
IL	COOK COUNTY	8208.00	3 - Middle	82.80	No	$117,400	$76,694	3695	2417	65.41	956	1210
IL	COOK COUNTY	8209.01	2 - Moderate	68.72	No	$117,400	$63,655	5582	2673	47.89	1230	1691
IL	COOK COUNTY	8209.02	3 - Middle	107.06	No	$117,400	$99,167	5051	2932	58.05	1311	1657
IL	COOK COUNTY	8210.01	2 - Moderate	66.07	No	$117,400	$61,196	5205	1917	36.83	1045	1477
IL	COOK COUNTY	8210.02	2 - Moderate	78.48	No	$117,400	$72,692	5764	2356	40.87	1495	1689
IL	COOK COUNTY	8211.01	3 - Middle	87.66	No	$117,400	$81,196	4876	2186	44.83	1211	1316
IL	COOK COUNTY	8211.02	3 - Middle	82.93	No	$117,400	$76,820	4231	2382	56.30	1286	1459
IL	COOK COUNTY	8212.00	2 - Moderate	74.25	No	$117,400	$68,779	5641	5072	89.91	1043	1458
IL	COOK COUNTY	8213.00	2 - Moderate	59.80	No	$117,400	$55,389	5477	4836	88.30	809	1362
IL	COOK COUNTY	8214.01	2 - Moderate	52.69	No	$117,400	$48,807	2870	2803	97.67	799	1216
IL	COOK COUNTY	8214.02	3 - Middle	82.83	No	$117,400	$76,724	3200	3124	97.63	867	1260
IL	COOK COUNTY	8215.00	1 - Low	45.09	No	$117,400	$41,767	1421	1377	96.90	240	757
IL	COOK COUNTY	8216.00	3 - Middle	99.68	No	$117,400	$92,333	4542	3244	71.42	1307	1600
IL	COOK COUNTY	8217.00	3 - Middle	104.04	No	$117,400	$96,371	4859	1491	30.69	1351	1466
IL	COOK COUNTY	8218.00	3 - Middle	110.82	No	$117,400	$102,647	5415	2549	47.07	1604	1854
IL	COOK COUNTY	8219.00	3 - Middle	101.48	No	$117,400	$94,000	5129	1762	34.35	1454	1688
IL	COOK COUNTY	8220.00	2 - Moderate	68.58	No	$117,400	$63,523	4343	1364	31.41	1282	1631
IL	COOK COUNTY	8221.01	3 - Middle	88.62	No	$117,400	$82,083	4606	1759	38.19	1213	1495
IL	COOK COUNTY	8221.02	3 - Middle	88.03	No	$117,400	$81,544	4504	2301	51.09	1300	1417
IL	COOK COUNTY	8222.00	3 - Middle	102.75	No	$117,400	$95,172	3929	1544	39.30	1022	1274
IL	COOK COUNTY	8223.01	3 - Middle	104.92	No	$117,400	$97,188	4088	1311	32.07	993	1080
IL	COOK COUNTY	8223.02	3 - Middle	99.26	No	$117,400	$91,944	4447	1669	37.53	1246	1137
IL	COOK COUNTY	8224.00	2 - Moderate	62.57	No	$117,400	$57,957	6362	1839	28.91	1304	1590
IL	COOK COUNTY	8225.00	3 - Middle	82.03	No	$117,400	$75,980	4496	1569	34.90	1402	1526
IL	COOK COUNTY	8226.01	3 - Middle	111.45	No	$117,400	$103,229	4793	1509	31.48	1426	1405
IL	COOK COUNTY	8226.02	3 - Middle	109.85	No	$117,400	$101,750	7296	2123	29.10	2452	2012
IL	COOK COUNTY	8227.01	3 - Middle	86.09	No	$117,400	$79,746	4438	2076	46.78	1462	1124
IL	COOK COUNTY	8227.02	3 - Middle	83.90	No	$117,400	$77,714	3828	1425	37.23	1010	1053

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
IL	COOK COUNTY	8228.01	4 - Upper	129.02	No	$117,400	$119,507	3258	1112	34.13	1053	801
IL	COOK COUNTY	8228.02	3 - Middle	109.70	No	$117,400	$101,607	3669	959	26.14	1187	1180
IL	COOK COUNTY	8229.00	3 - Middle	91.43	No	$117,400	$84,688	2078	623	29.98	642	670
IL	COOK COUNTY	8230.01	2 - Moderate	69.00	No	$117,400	$63,917	6624	2363	35.67	1467	1115
IL	COOK COUNTY	8230.02	2 - Moderate	79.05	No	$117,400	$73,224	6006	1614	26.87	1293	1346
IL	COOK COUNTY	8231.01	2 - Moderate	68.54	No	$117,400	$63,485	4515	1098	24.32	1012	1108
IL	COOK COUNTY	8231.02	3 - Middle	83.97	No	$117,400	$77,782	3642	971	26.66	943	1144
IL	COOK COUNTY	8232.00	3 - Middle	87.09	No	$117,400	$80,667	4775	1679	35.16	1557	1612
IL	COOK COUNTY	8233.02	2 - Moderate	66.74	No	$117,400	$61,821	5739	3648	63.57	1489	1915
IL	COOK COUNTY	8233.03	3 - Middle	92.22	No	$117,400	$85,417	4581	2243	48.96	1085	1276
IL	COOK COUNTY	8233.04	2 - Moderate	68.93	No	$117,400	$63,845	5872	3201	54.51	1586	1950
IL	COOK COUNTY	8234.00	2 - Moderate	60.52	No	$117,400	$56,060	4892	3890	79.52	1202	1713
IL	COOK COUNTY	8235.00	2 - Moderate	72.83	No	$117,400	$67,464	4301	3146	73.15	817	1494
IL	COOK COUNTY	8236.02	3 - Middle	80.34	No	$117,400	$74,414	6209	1211	19.50	2233	1591
IL	COOK COUNTY	8236.03	2 - Moderate	66.59	No	$117,400	$61,679	2021	1940	95.99	295	621
IL	COOK COUNTY	8236.04	4 - Upper	121.84	No	$117,400	$112,857	3509	452	12.88	1186	1344
IL	COOK COUNTY	8236.05	3 - Middle	107.94	No	$117,400	$99,980	4177	859	20.56	1232	1326
IL	COOK COUNTY	8237.02	3 - Middle	90.09	No	$117,400	$83,450	7050	1904	27.01	1352	1480
IL	COOK COUNTY	8237.03	2 - Moderate	66.90	No	$117,400	$61,972	8659	2490	28.76	1828	2010
IL	COOK COUNTY	8237.04	3 - Middle	100.31	No	$117,400	$92,917	4191	983	23.46	1211	1330
IL	COOK COUNTY	8237.05	2 - Moderate	75.17	No	$117,400	$69,625	4666	1236	26.49	1097	1179
IL	COOK COUNTY	8238.01	4 - Upper	142.54	No	$117,400	$132,031	5873	850	14.47	1891	1928
IL	COOK COUNTY	8238.03	3 - Middle	110.40	No	$117,400	$102,258	7146	1245	17.42	2198	2115
IL	COOK COUNTY	8238.05	2 - Moderate	78.12	No	$117,400	$72,359	3189	473	14.83	1403	1139
IL	COOK COUNTY	8238.06	2 - Moderate	74.86	No	$117,400	$69,342	3847	941	24.46	1083	939
IL	COOK COUNTY	8239.01	4 - Upper	130.04	No	$117,400	$120,449	3515	562	15.99	1645	1880
IL	COOK COUNTY	8239.03	4 - Upper	122.53	No	$117,400	$113,491	4657	538	11.55	1589	1735
IL	COOK COUNTY	8239.04	4 - Upper	125.34	No	$117,400	$116,098	4043	339	8.38	1480	1636
IL	COOK COUNTY	8240.03	4 - Upper	126.55	No	$117,400	$117,222	6242	700	11.21	1694	2010

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
IL	COOK COUNTY	8240.04	4 - Upper	131.72	No	$117,400	$122,010	5374	600	11.16	1373	1690
IL	COOK COUNTY	8240.05	4 - Upper	157.24	No	$117,400	$145,644	5933	856	14.43	1678	1867
IL	COOK COUNTY	8240.06	4 - Upper	159.96	No	$117,400	$148,163	5096	679	13.32	1595	1659
IL	COOK COUNTY	8241.05	4 - Upper	124.66	No	$117,400	$115,463	7297	1337	18.32	2318	2301
IL	COOK COUNTY	8241.06	3 - Middle	111.16	No	$117,400	$102,967	7021	1317	18.76	2154	2218
IL	COOK COUNTY	8241.07	3 - Middle	101.37	No	$117,400	$93,892	6747	1250	18.53	2350	2108
IL	COOK COUNTY	8241.13	4 - Upper	123.45	No	$117,400	$114,351	6322	1045	16.53	2298	2155
IL	COOK COUNTY	8241.14	4 - Upper	151.60	No	$117,400	$140,417	5299	1120	21.14	1701	1836
IL	COOK COUNTY	8241.15	3 - Middle	96.26	No	$117,400	$89,167	3843	831	21.62	1279	1409
IL	COOK COUNTY	8241.16	3 - Middle	83.15	No	$117,400	$77,022	5244	1405	26.79	1142	1459
IL	COOK COUNTY	8241.19	3 - Middle	118.25	No	$117,400	$109,531	5456	965	17.69	2125	2140
IL	COOK COUNTY	8241.21	3 - Middle	92.73	No	$117,400	$85,893	3138	517	16.48	1196	1225
IL	COOK COUNTY	8241.22	4 - Upper	121.08	No	$117,400	$112,150	6209	1047	16.86	2277	1862
IL	COOK COUNTY	8241.23	3 - Middle	102.87	No	$117,400	$95,288	7753	1695	21.86	2416	2660
IL	COOK COUNTY	8241.24	3 - Middle	88.62	No	$117,400	$82,083	3679	1379	37.48	727	726
IL	COOK COUNTY	8241.25	3 - Middle	117.26	No	$117,400	$108,611	4098	858	20.94	1433	1547
IL	COOK COUNTY	8241.26	4 - Upper	164.66	No	$117,400	$152,515	5951	1093	18.37	2007	2045
IL	COOK COUNTY	8241.27	4 - Upper	135.80	No	$117,400	$125,787	3706	572	15.43	1494	1506
IL	COOK COUNTY	8241.28	3 - Middle	93.59	No	$117,400	$86,689	4638	835	18.00	1579	1663
IL	COOK COUNTY	8241.29	4 - Upper	128.64	No	$117,400	$119,156	4357	735	16.87	1523	1397
IL	COOK COUNTY	8243.00	2 - Moderate	63.57	No	$117,400	$58,882	4499	4225	93.91	910	1476
IL	COOK COUNTY	8244.00	2 - Moderate	68.60	No	$117,400	$63,542	2007	1300	64.77	437	610
IL	COOK COUNTY	8245.03	3 - Middle	90.84	No	$117,400	$84,144	6880	1558	22.65	2270	1642
IL	COOK COUNTY	8245.05	2 - Moderate	69.38	No	$117,400	$64,267	6783	2167	31.95	1694	1748
IL	COOK COUNTY	8245.07	2 - Moderate	75.89	No	$117,400	$70,298	4136	909	21.98	1386	1415
IL	COOK COUNTY	8245.08	3 - Middle	89.33	No	$117,400	$82,745	3699	703	19.01	1315	1127
IL	COOK COUNTY	8245.09	3 - Middle	118.14	No	$117,400	$109,432	4154	1020	24.55	1423	1447
IL	COOK COUNTY	8246.01	3 - Middle	92.23	No	$117,400	$85,426	4392	1316	29.96	1398	1419
IL	COOK COUNTY	8246.02	3 - Middle	114.59	No	$117,400	$106,136	6245	2037	32.62	2225	2282

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
IL	COOK COUNTY	8247.01	3 - Middle	100.90	No	$117,400	$93,462	3782	1996	52.78	1094	1220
IL	COOK COUNTY	8247.02	3 - Middle	85.26	No	$117,400	$78,972	5453	3374	61.87	1920	2244
IL	COOK COUNTY	8248.00	2 - Moderate	66.44	No	$117,400	$61,542	7178	6101	85.00	1661	2472
IL	COOK COUNTY	8249.00	1 - Low	44.34	No	$117,400	$41,076	3244	2818	86.87	863	1110
IL	COOK COUNTY	8250.00	3 - Middle	82.22	No	$117,400	$76,157	4766	1879	39.43	1068	1140
IL	COOK COUNTY	8252.00	3 - Middle	86.08	No	$117,400	$79,734	2016	1127	55.90	690	708
IL	COOK COUNTY	8253.02	3 - Middle	104.43	No	$117,400	$96,731	5938	1903	32.05	1536	1779
IL	COOK COUNTY	8253.03	3 - Middle	86.57	No	$117,400	$80,189	3785	852	22.51	925	1098
IL	COOK COUNTY	8253.04	3 - Middle	104.81	No	$117,400	$97,083	3923	814	20.75	1329	1053
IL	COOK COUNTY	8254.00	4 - Upper	120.35	No	$117,400	$111,475	5337	1101	20.63	2037	1982
IL	COOK COUNTY	8255.01	2 - Moderate	74.68	No	$117,400	$69,179	5766	5248	91.02	1089	1703
IL	COOK COUNTY	8255.03	2 - Moderate	64.68	No	$117,400	$59,908	6540	5778	88.35	1898	2416
IL	COOK COUNTY	8255.04	3 - Middle	88.72	No	$117,400	$82,181	3591	3438	95.74	736	1085
IL	COOK COUNTY	8255.05	2 - Moderate	72.91	No	$117,400	$67,533	5364	5021	93.61	1367	1826
IL	COOK COUNTY	8256.00	2 - Moderate	53.78	No	$117,400	$49,816	5138	4729	92.04	1053	1788
IL	COOK COUNTY	8257.00	2 - Moderate	50.62	No	$117,400	$46,890	4046	3555	87.86	961	1492
IL	COOK COUNTY	8258.01	2 - Moderate	56.58	No	$117,400	$52,413	3569	3441	96.41	545	1613
IL	COOK COUNTY	8258.02	2 - Moderate	64.47	No	$117,400	$59,722	5862	5668	96.69	1628	2169
IL	COOK COUNTY	8258.03	2 - Moderate	76.47	No	$117,400	$70,833	5908	5660	95.80	1459	1870
IL	COOK COUNTY	8259.00	2 - Moderate	58.31	No	$117,400	$54,011	3296	3027	91.84	699	1157
IL	COOK COUNTY	8260.00	2 - Moderate	54.12	No	$117,400	$50,135	2660	2437	91.62	565	1355
IL	COOK COUNTY	8261.00	2 - Moderate	60.56	No	$117,400	$56,100	5931	5197	87.62	1081	2182
IL	COOK COUNTY	8262.01	3 - Middle	82.59	No	$117,400	$76,500	3844	3572	92.92	1036	775
IL	COOK COUNTY	8262.02	1 - Low	44.11	No	$117,400	$40,861	5710	5009	87.72	1299	2138
IL	COOK COUNTY	8263.01	2 - Moderate	66.56	No	$117,400	$61,655	3923	3720	94.83	1104	1506
IL	COOK COUNTY	8263.03	2 - Moderate	58.44	No	$117,400	$54,137	4068	3926	96.51	946	1362
IL	COOK COUNTY	8263.04	1 - Low	39.73	No	$117,400	$36,806	2874	2797	97.32	735	1288
IL	COOK COUNTY	8264.01	2 - Moderate	66.75	No	$117,400	$61,833	3725	3666	98.42	921	1340
IL	COOK COUNTY	8264.02	2 - Moderate	63.54	No	$117,400	$58,856	4728	4606	97.42	1151	2026

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
IL	COOK COUNTY	8265.00	1 - Low	49.37	No	$117,400	$45,736	5614	5444	96.97	1394	2217
IL	COOK COUNTY	8266.00	1 - Low	41.92	No	$117,400	$38,835	4595	4475	97.39	1097	1861
IL	COOK COUNTY	8267.00	2 - Moderate	54.52	No	$117,400	$50,500	4573	4436	97.00	817	1697
IL	COOK COUNTY	8268.00	1 - Low	48.63	No	$117,400	$45,050	4596	4048	88.08	748	1806
IL	COOK COUNTY	8269.01	1 - Low	25.50	No	$117,400	$23,625	1462	1450	99.18	350	872
IL	COOK COUNTY	8269.02	1 - Low	37.14	No	$117,400	$34,402	1255	1237	98.57	235	658
IL	COOK COUNTY	8270.00	1 - Low	46.13	No	$117,400	$42,734	2968	2905	97.88	851	1662
IL	COOK COUNTY	8271.00	2 - Moderate	54.10	No	$117,400	$50,114	2265	2224	98.19	390	1066
IL	COOK COUNTY	8272.00	3 - Middle	83.10	No	$117,400	$76,975	3693	3558	96.34	1081	1533
IL	COOK COUNTY	8273.00	1 - Low	35.13	No	$117,400	$32,543	2277	2215	97.28	438	1079
IL	COOK COUNTY	8274.00	2 - Moderate	54.40	No	$117,400	$50,391	3230	3128	96.84	718	1513
IL	COOK COUNTY	8275.00	2 - Moderate	58.54	No	$117,400	$54,228	4465	4255	95.30	967	2105
IL	COOK COUNTY	8276.00	1 - Low	44.88	No	$117,400	$41,577	3012	2993	99.37	605	1267
IL	COOK COUNTY	8277.00	2 - Moderate	68.69	No	$117,400	$63,625	2452	2240	91.35	459	1168
IL	COOK COUNTY	8278.01	2 - Moderate	72.69	No	$117,400	$67,336	4645	3863	83.16	1398	1813
IL	COOK COUNTY	8278.02	3 - Middle	98.31	No	$117,400	$91,065	3314	3094	93.36	851	1046
IL	COOK COUNTY	8278.04	3 - Middle	102.01	No	$117,400	$94,487	3149	2835	90.03	1141	1326
IL	COOK COUNTY	8278.05	3 - Middle	117.68	No	$117,400	$109,000	2953	2669	90.38	930	1025
IL	COOK COUNTY	8279.01	3 - Middle	113.15	No	$117,400	$104,808	2421	2258	93.27	679	735
IL	COOK COUNTY	8279.02	2 - Moderate	66.52	No	$117,400	$61,613	4558	3675	80.63	895	1210
IL	COOK COUNTY	8280.00	3 - Middle	81.59	No	$117,400	$75,577	5411	3801	70.25	1225	1734
IL	COOK COUNTY	8281.00	2 - Moderate	58.76	No	$117,400	$54,431	5083	3048	59.96	1535	1820
IL	COOK COUNTY	8282.01	3 - Middle	85.02	No	$117,400	$78,750	4491	3325	74.04	984	1246
IL	COOK COUNTY	8282.02	3 - Middle	113.56	No	$117,400	$105,184	4590	3366	73.33	1154	1395
IL	COOK COUNTY	8283.00	3 - Middle	85.98	No	$117,400	$79,643	3363	1912	56.85	1161	1180
IL	COOK COUNTY	8284.01	3 - Middle	89.51	No	$117,400	$82,910	3598	1568	43.58	970	1278
IL	COOK COUNTY	8284.02	2 - Moderate	74.22	No	$117,400	$68,750	3688	2386	64.70	1013	1147
IL	COOK COUNTY	8285.03	1 - Low	49.69	No	$117,400	$46,029	4322	3715	85.96	823	1852
IL	COOK COUNTY	8285.04	1 - Low	49.64	No	$117,400	$45,986	5474	4549	83.10	880	1957

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
IL	COOK COUNTY	8285.05	3 - Middle	97.07	No	$117,400	$89,909	6682	4769	71.37	2072	2465
IL	COOK COUNTY	8285.07	3 - Middle	96.55	No	$117,400	$89,433	3999	3329	83.25	1207	1398
IL	COOK COUNTY	8285.08	2 - Moderate	62.59	No	$117,400	$57,974	4630	3907	84.38	1022	1699
IL	COOK COUNTY	8286.01	3 - Middle	99.83	No	$117,400	$92,470	4198	1820	43.35	1334	1522
IL	COOK COUNTY	8286.02	3 - Middle	112.71	No	$117,400	$104,400	4666	3317	71.09	1196	1381
IL	COOK COUNTY	8287.01	3 - Middle	92.02	No	$117,400	$85,237	3780	3080	81.48	975	1233
IL	COOK COUNTY	8287.02	2 - Moderate	66.35	No	$117,400	$61,458	4742	4204	88.65	1084	1607
IL	COOK COUNTY	8288.01	3 - Middle	111.66	No	$117,400	$103,424	5122	3381	66.01	1556	1887
IL	COOK COUNTY	8288.02	2 - Moderate	78.05	No	$117,400	$72,294	2982	2018	67.67	1031	1142
IL	COOK COUNTY	8289.00	2 - Moderate	64.34	No	$117,400	$59,600	3399	3071	90.35	517	1249
IL	COOK COUNTY	8290.00	1 - Low	37.95	No	$117,400	$35,156	882	869	98.53	153	593
IL	COOK COUNTY	8291.00	1 - Low	46.58	No	$117,400	$43,146	3512	3245	92.40	563	1401
IL	COOK COUNTY	8292.00	2 - Moderate	61.87	No	$117,400	$57,309	5547	4524	81.56	1308	2028
IL	COOK COUNTY	8293.01	3 - Middle	107.96	No	$117,400	$100,000	3931	2953	75.12	1341	1563
IL	COOK COUNTY	8293.02	1 - Low	44.30	No	$117,400	$41,037	3633	3395	93.45	469	952
IL	COOK COUNTY	8294.01	1 - Low	34.75	No	$117,400	$32,188	1049	1032	98.38	248	466
IL	COOK COUNTY	8294.02	2 - Moderate	66.12	No	$117,400	$61,250	3088	2413	78.14	941	1547
IL	COOK COUNTY	8295.00	2 - Moderate	50.52	No	$117,400	$46,799	4001	2752	68.78	1067	1497
IL	COOK COUNTY	8296.00	3 - Middle	90.71	No	$117,400	$84,022	3035	1515	49.92	963	1248
IL	COOK COUNTY	8297.00	2 - Moderate	55.94	No	$117,400	$51,818	3344	2646	79.13	907	1701
IL	COOK COUNTY	8298.00	4 - Upper	129.31	No	$117,400	$119,770	6891	4464	64.78	1813	1968
IL	COOK COUNTY	8299.02	3 - Middle	96.34	No	$117,400	$89,239	6457	5883	91.11	2182	2198
IL	COOK COUNTY	8299.03	3 - Middle	86.75	No	$117,400	$80,350	4529	4262	94.10	1373	1787
IL	COOK COUNTY	8299.04	3 - Middle	111.82	No	$117,400	$103,576	4168	2299	55.16	1870	1797
IL	COOK COUNTY	8300.01	2 - Moderate	76.04	No	$117,400	$70,431	2432	1013	41.65	982	1325
IL	COOK COUNTY	8300.03	4 - Upper	147.03	No	$117,400	$136,190	7640	7437	97.34	2455	3151
IL	COOK COUNTY	8300.04	4 - Upper	130.01	No	$117,400	$120,427	7529	6973	92.62	1877	2604
IL	COOK COUNTY	8300.05	4 - Upper	138.61	No	$117,400	$128,385	3768	3208	85.14	1415	1688
IL	COOK COUNTY	8300.06	2 - Moderate	78.72	No	$117,400	$72,917	2526	2073	82.07	779	974

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
IL	COOK COUNTY	8300.07	2 - Moderate	67.10	No	$117,400	$62,156	4638	4263	91.91	860	1343
IL	COOK COUNTY	8300.08	3 - Middle	109.71	No	$117,400	$101,620	4342	4121	94.91	1390	1544
IL	COOK COUNTY	8301.00	3 - Middle	97.30	No	$117,400	$90,125	3297	2883	87.44	774	1092
IL	COOK COUNTY	8302.01	3 - Middle	86.81	No	$117,400	$80,407	5105	4598	90.07	926	1331
IL	COOK COUNTY	8302.02	3 - Middle	92.56	No	$117,400	$85,740	3377	2771	82.06	829	1230
IL	COOK COUNTY	8303.00	2 - Moderate	61.51	No	$117,400	$56,981	5369	4608	85.83	888	1793
IL	COOK COUNTY	8304.00	2 - Moderate	65.99	No	$117,400	$61,127	4091	3167	77.41	986	1836
IL	COOK COUNTY	8305.00	1 - Low	45.38	No	$117,400	$42,033	4410	4337	98.34	752	1118
IL	COOK COUNTY	8306.00	2 - Moderate	65.04	No	$117,400	$60,250	4935	3309	67.05	470	861
IL	COOK COUNTY	8307.00	3 - Middle	93.33	No	$117,400	$86,450	4006	2302	57.46	536	252
IL	COOK COUNTY	8308.00	4 - Upper	129.91	No	$117,400	$120,333	2405	744	30.94	242	328
IL	COOK COUNTY	8309.00	4 - Upper	123.99	No	$117,400	$114,844	3076	1413	45.94	547	835
IL	COOK COUNTY	8310.00	4 - Upper	237.18	No	$117,400	$219,688	2633	585	22.22	650	594
IL	COOK COUNTY	8311.00	3 - Middle	90.45	No	$117,400	$83,780	6697	4265	63.69	1242	2570
IL	COOK COUNTY	8312.00	1 - Low	48.62	No	$117,400	$45,039	4832	4531	93.77	688	1592
IL	COOK COUNTY	8313.00	2 - Moderate	58.55	No	$117,400	$54,236	1251	1225	97.92	170	339
IL	COOK COUNTY	8314.00	1 - Low	36.77	No	$117,400	$34,063	2820	2564	90.92	463	1036
IL	COOK COUNTY	8315.00	2 - Moderate	63.90	No	$117,400	$59,192	4421	3392	76.72	791	1012
IL	COOK COUNTY	8316.00	2 - Moderate	77.08	No	$117,400	$71,394	7745	6216	80.26	1313	1870
IL	COOK COUNTY	8317.00	3 - Middle	97.70	No	$117,400	$90,500	2237	1381	61.73	406	620
IL	COOK COUNTY	8318.00	2 - Moderate	71.12	No	$117,400	$65,877	5868	3614	61.59	1087	1811
IL	COOK COUNTY	8319.00	4 - Upper	221.77	No	$117,400	$205,417	3040	542	17.83	619	794
IL	COOK COUNTY	8320.00	4 - Upper	210.70	No	$117,400	$195,156	2062	431	20.90	357	455
IL	COOK COUNTY	8321.00	2 - Moderate	70.97	No	$117,400	$65,739	3410	1250	36.66	415	393
IL	COOK COUNTY	8322.00	4 - Upper	211.00	No	$117,400	$195,438	3289	787	23.93	539	1087
IL	COOK COUNTY	8323.00	4 - Upper	177.33	No	$117,400	$164,250	2054	623	30.33	400	638
IL	COOK COUNTY	8324.00	4 - Upper	190.46	No	$117,400	$176,417	3601	1453	40.35	716	1168
IL	COOK COUNTY	8325.00	4 - Upper	267.55	No	$117,400	$247,813	3334	856	25.67	659	1049
IL	COOK COUNTY	8326.00	4 - Upper	269.23	No	$117,400	$249,375	4147	704	16.98	907	1270

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
IL	COOK COUNTY	8329.00	4 - Upper	179.16	No	$117,400	$165,948	1995	1081	54.19	204	470
IL	COOK COUNTY	8330.00	4 - Upper	186.09	No	$117,400	$172,363	5637	1704	30.23	826	243
IL	COOK COUNTY	8331.00	4 - Upper	172.48	No	$117,400	$159,756	9493	3522	37.10	2419	673
IL	COOK COUNTY	8333.00	4 - Upper	184.07	No	$117,400	$170,497	2912	1579	54.22	347	653
IL	COOK COUNTY	8339.00	1 - Low	39.57	No	$117,400	$36,652	2333	2266	97.13	162	835
IL	COOK COUNTY	8340.00	2 - Moderate	54.45	No	$117,400	$50,438	3609	3587	99.39	154	1301
IL	COOK COUNTY	8342.00	2 - Moderate	69.61	No	$117,400	$64,476	4693	4646	99.00	818	1890
IL	COOK COUNTY	8343.00	2 - Moderate	78.91	No	$117,400	$73,095	6240	6205	99.44	1891	2498
IL	COOK COUNTY	8344.00	3 - Middle	94.80	No	$117,400	$87,813	3765	3602	95.67	633	844
IL	COOK COUNTY	8345.00	1 - Low	40.36	No	$117,400	$37,388	1765	1748	99.04	33	386
IL	COOK COUNTY	8346.00	1 - Low	31.47	No	$117,400	$29,154	2357	2336	99.11	169	938
IL	COOK COUNTY	8347.00	1 - Low	33.25	No	$117,400	$30,804	1759	1748	99.37	191	799
IL	COOK COUNTY	8348.00	2 - Moderate	55.80	No	$117,400	$51,691	1753	1744	99.49	128	724
IL	COOK COUNTY	8349.00	1 - Low	44.89	No	$117,400	$41,579	1952	1946	99.69	114	625
IL	COOK COUNTY	8350.00	1 - Low	41.60	No	$117,400	$38,537	6398	6309	98.61	717	1777
IL	COOK COUNTY	8351.00	1 - Low	49.22	No	$117,400	$45,591	5585	5455	97.67	740	1440
IL	COOK COUNTY	8352.00	3 - Middle	106.19	No	$117,400	$98,362	2038	1482	72.72	427	506
IL	COOK COUNTY	8355.00	1 - Low	24.08	No	$117,400	$22,308	1584	1534	96.84	167	545
IL	COOK COUNTY	8356.00	1 - Low	34.80	No	$117,400	$32,237	898	883	98.33	69	426
IL	COOK COUNTY	8358.00	2 - Moderate	76.32	No	$117,400	$70,696	1698	1655	97.47	321	244
IL	COOK COUNTY	8360.00	4 - Upper	122.60	No	$117,400	$113,558	2338	2276	97.35	534	907
IL	COOK COUNTY	8361.00	1 - Low	26.42	No	$117,400	$24,479	1893	1873	98.94	131	312
IL	COOK COUNTY	8362.00	4 - Upper	269.91	No	$117,400	$250,001	2178	1092	50.14	64	50
IL	COOK COUNTY	8363.00	4 - Upper	121.68	No	$117,400	$112,708	1492	1015	68.03	179	187
IL	COOK COUNTY	8364.00	2 - Moderate	50.02	No	$117,400	$46,332	3621	3470	95.83	579	542
IL	COOK COUNTY	8365.00	2 - Moderate	53.40	No	$117,400	$49,464	1527	1512	99.02	120	282
IL	COOK COUNTY	8366.00	2 - Moderate	72.12	No	$117,400	$66,806	2929	2377	81.15	234	679
IL	COOK COUNTY	8367.00	2 - Moderate	67.99	No	$117,400	$62,982	2481	2287	92.18	321	676
IL	COOK COUNTY	8368.00	1 - Low	21.34	No	$117,400	$19,766	2645	2430	91.87	139	489

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
IL	COOK COUNTY	8369.00	1 - Low	27.59	No	$117,400	$25,556	1439	1386	96.32	75	289
IL	COOK COUNTY	8370.00	1 - Low	42.97	No	$117,400	$39,806	2042	1913	93.68	199	657
IL	COOK COUNTY	8371.00	1 - Low	41.12	No	$117,400	$38,092	1652	1450	87.77	224	525
IL	COOK COUNTY	8373.00	1 - Low	32.73	No	$117,400	$30,319	2489	2378	95.54	227	967
IL	COOK COUNTY	8374.00	1 - Low	37.23	No	$117,400	$34,491	1990	1840	92.46	148	811
IL	COOK COUNTY	8378.00	2 - Moderate	58.88	No	$117,400	$54,539	2837	2393	84.35	136	758
IL	COOK COUNTY	8380.00	1 - Low	44.50	No	$117,400	$41,222	2651	2181	82.27	316	603
IL	COOK COUNTY	8381.00	4 - Upper	173.26	No	$117,400	$160,478	1821	1285	70.57	184	219
IL	COOK COUNTY	8382.00	4 - Upper	192.44	No	$117,400	$178,250	1675	1200	71.64	203	373
IL	COOK COUNTY	8383.00	4 - Upper	166.36	No	$117,400	$154,091	2580	1271	49.26	211	147
IL	COOK COUNTY	8386.00	1 - Low	24.98	No	$117,400	$23,145	1518	1451	95.59	23	315
IL	COOK COUNTY	8387.00	1 - Low	33.36	No	$117,400	$30,901	4132	4107	99.39	380	1429
IL	COOK COUNTY	8388.00	1 - Low	40.05	No	$117,400	$37,104	3102	3000	96.71	373	1024
IL	COOK COUNTY	8390.00	4 - Upper	139.18	No	$117,400	$128,920	10435	4497	43.10	1787	405
IL	COOK COUNTY	8391.00	4 - Upper	166.59	No	$117,400	$154,306	8234	3876	47.07	1280	195
IL	COOK COUNTY	8392.00	2 - Moderate	63.88	No	$117,400	$59,167	2749	2461	89.52	537	165
IL	COOK COUNTY	8395.00	4 - Upper	121.73	No	$117,400	$112,750	1590	1370	86.16	357	422
IL	COOK COUNTY	8396.00	2 - Moderate	64.55	No	$117,400	$59,792	1729	1642	94.97	373	545
IL	COOK COUNTY	8397.00	3 - Middle	105.06	No	$117,400	$97,315	4545	2815	61.94	996	1635
IL	COOK COUNTY	8398.00	3 - Middle	86.14	No	$117,400	$79,792	2686	1657	61.69	368	1009
IL	COOK COUNTY	8399.00	3 - Middle	100.00	No	$117,400	$92,625	4431	2304	52.00	1103	1660
IL	COOK COUNTY	8400.00	3 - Middle	116.14	No	$117,400	$107,578	3001	1941	64.68	590	945
IL	COOK COUNTY	8401.00	2 - Moderate	62.53	No	$117,400	$57,924	3029	2388	78.84	582	1014
IL	COOK COUNTY	8402.00	2 - Moderate	68.94	No	$117,400	$63,854	2497	2096	83.94	514	701
IL	COOK COUNTY	8403.00	2 - Moderate	75.67	No	$117,400	$70,093	4196	3750	89.37	833	1282
IL	COOK COUNTY	8404.00	2 - Moderate	67.42	No	$117,400	$62,452	3369	2880	85.49	806	1026
IL	COOK COUNTY	8407.00	3 - Middle	81.12	No	$117,400	$75,139	3900	3606	92.46	467	1032
IL	COOK COUNTY	8408.00	1 - Low	44.49	No	$117,400	$41,208	3332	3271	98.17	340	807
IL	COOK COUNTY	8410.00	4 - Upper	126.55	No	$117,400	$117,222	1136	858	75.53	310	138

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
IL	COOK COUNTY	8411.00	2 - Moderate	65.46	No	$117,400	$60,636	7356	7018	95.41	1220	1396
IL	COOK COUNTY	8412.00	2 - Moderate	59.91	No	$117,400	$55,493	4873	4094	84.01	307	1511
IL	COOK COUNTY	8413.00	2 - Moderate	56.04	No	$117,400	$51,912	4173	3483	83.47	822	1401
IL	COOK COUNTY	8415.00	1 - Low	34.47	No	$117,400	$31,932	2904	2858	98.42	216	925
IL	COOK COUNTY	8417.00	1 - Low	23.87	No	$117,400	$22,115	1509	1394	92.38	136	431
IL	COOK COUNTY	8418.00	1 - Low	46.94	No	$117,400	$43,482	2404	2396	99.67	434	1036
IL	COOK COUNTY	8419.00	4 - Upper	135.63	No	$117,400	$125,625	6500	4046	62.25	1093	331
IL	COOK COUNTY	8420.00	4 - Upper	188.15	No	$117,400	$174,271	2590	1918	74.05	252	241
IL	COOK COUNTY	8421.00	1 - Low	42.49	No	$117,400	$39,360	6650	6448	96.96	1005	1967
IL	COOK COUNTY	8422.00	4 - Upper	155.01	No	$117,400	$143,580	4212	1836	43.59	724	598
IL	COOK COUNTY	8423.00	4 - Upper	194.66	No	$117,400	$180,302	3529	1294	36.67	826	796
IL	COOK COUNTY	8424.00	2 - Moderate	56.96	No	$117,400	$52,760	3041	3025	99.47	925	1312
IL	COOK COUNTY	8425.00	1 - Low	21.63	No	$117,400	$20,041	2644	2644	100.00	55	264
IL	COOK COUNTY	8426.00	3 - Middle	85.77	No	$117,400	$79,444	4245	2465	58.07	805	1657
IL	COOK COUNTY	8428.00	1 - Low	36.52	No	$117,400	$33,828	7637	7268	95.17	865	2219
IL	COOK COUNTY	8429.00	1 - Low	28.71	No	$117,400	$26,600	2480	2124	85.65	272	521
IL	COOK COUNTY	8430.00	1 - Low	32.57	No	$117,400	$30,167	2880	2864	99.44	186	868
IL	COOK COUNTY	8431.00	1 - Low	44.32	No	$117,400	$41,053	1747	1610	92.16	54	526
IL	COOK COUNTY	8432.00	2 - Moderate	52.18	No	$117,400	$48,333	2422	2030	83.82	253	786
IL	COOK COUNTY	8433.00	2 - Moderate	65.22	No	$117,400	$60,417	1572	1476	93.89	109	310
IL	COOK COUNTY	8434.00	1 - Low	37.18	No	$117,400	$34,439	1524	1495	98.10	143	465
IL	COOK COUNTY	8435.00	1 - Low	29.38	No	$117,400	$27,216	6030	5527	91.66	77	261
IL	COOK COUNTY	8436.00	2 - Moderate	78.15	No	$117,400	$72,391	3089	2990	96.80	288	666
IL	COOK COUNTY	8437.00	4 - Upper	218.36	No	$117,400	$202,250	2544	975	38.33	654	606
IL	COOK COUNTY	8438.00	2 - Moderate	53.71	No	$117,400	$49,750	2000	1611	80.55	294	811
IL	COOK COUNTY	8439.00	3 - Middle	89.26	No	$117,400	$82,679	3666	3438	93.78	847	658
IL	COOK COUNTY	8446.00	0 - Unknown	0.00	No	$117,400	$0	1776	1728	97.30	93	245
IL	COOK COUNTY	8447.00	2 - Moderate	61.46	No	$117,400	$56,932	2342	2274	97.10	191	743
IL	COOK COUNTY	9800.00	0 - Unknown	0.00	No	$117,400	$0	0	0	0.00	0	0

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
IL	COOK COUNTY	9801.00	0 - Unknown	0.00	No	$117,400	$0	18	15	83.33	0	0
IL	COOK COUNTY	9900.00	0 - Unknown	0.00	No	$117,400	$0	0	0	0.00	0	0

2025 FFIEC Census Report - Summary Census Overview Information
State: ILLINOIS
County: 097 - LAKE COUNTY
All Tracts: 160

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
IL	LAKE COUNTY	8601.03	3 - Middle	87.30	No	$143,000	$98,071	3376	853	25.27	1185	1399
IL	LAKE COUNTY	8601.04	3 - Middle	87.69	No	$143,000	$98,500	3452	1100	31.87	1046	1239
IL	LAKE COUNTY	8601.05	3 - Middle	97.02	No	$143,000	$108,983	5191	3374	65.00	1170	1421
IL	LAKE COUNTY	8601.06	3 - Middle	85.67	No	$143,000	$96,237	3491	2726	78.09	579	931
IL	LAKE COUNTY	8602.00	2 - Moderate	54.31	No	$143,000	$61,013	3492	2114	60.54	828	1136
IL	LAKE COUNTY	8603.01	1 - Low	41.32	No	$143,000	$46,421	3440	2925	85.03	650	1168
IL	LAKE COUNTY	8603.02	1 - Low	42.35	No	$143,000	$47,574	3032	2458	81.07	348	913
IL	LAKE COUNTY	8604.00	2 - Moderate	61.57	No	$143,000	$69,167	5865	4182	71.30	1356	1682
IL	LAKE COUNTY	8605.00	1 - Low	49.71	No	$143,000	$55,847	4724	3751	79.40	870	1547
IL	LAKE COUNTY	8606.00	2 - Moderate	56.36	No	$143,000	$63,309	7663	4625	60.35	2004	2781
IL	LAKE COUNTY	8608.05	3 - Middle	86.05	No	$143,000	$96,667	1648	193	11.71	593	856
IL	LAKE COUNTY	8608.06	3 - Middle	83.52	No	$143,000	$93,819	5148	991	19.25	1199	1683
IL	LAKE COUNTY	8608.07	3 - Middle	82.73	No	$143,000	$92,933	3469	343	9.89	1265	1659
IL	LAKE COUNTY	8608.08	3 - Middle	86.71	No	$143,000	$97,404	2639	332	12.58	1038	1784
IL	LAKE COUNTY	8608.09	3 - Middle	102.49	No	$143,000	$115,125	2930	320	10.92	1099	1328
IL	LAKE COUNTY	8608.11	3 - Middle	112.13	No	$143,000	$125,962	4429	881	19.89	1413	1856
IL	LAKE COUNTY	8608.12	3 - Middle	106.12	No	$143,000	$119,210	3816	1072	28.09	944	1201
IL	LAKE COUNTY	8608.13	3 - Middle	94.44	No	$143,000	$106,089	3300	636	19.27	874	1128
IL	LAKE COUNTY	8609.03	2 - Moderate	63.20	No	$143,000	$70,998	6270	1559	24.86	1856	2381
IL	LAKE COUNTY	8609.05	2 - Moderate	79.54	No	$143,000	$89,353	5608	1537	27.41	1467	2012
IL	LAKE COUNTY	8609.06	3 - Middle	94.73	No	$143,000	$106,411	10453	3877	37.09	2965	3469
IL	LAKE COUNTY	8609.07	3 - Middle	100.71	No	$143,000	$113,125	3845	930	24.19	599	868
IL	LAKE COUNTY	8609.08	3 - Middle	85.63	No	$143,000	$96,190	1875	279	14.88	561	1210
IL	LAKE COUNTY	8610.07	4 - Upper	121.47	No	$143,000	$136,450	4180	816	19.52	1275	1361
IL	LAKE COUNTY	8610.08	3 - Middle	100.29	No	$143,000	$112,660	5271	1192	22.61	1507	1750

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
IL	LAKE COUNTY	8610.09	4 - Upper	120.35	No	$143,000	$135,188	5131	1410	27.48	1492	1786
IL	LAKE COUNTY	8610.10	3 - Middle	91.09	No	$143,000	$102,325	5930	1910	32.21	1693	1955
IL	LAKE COUNTY	8610.11	3 - Middle	92.27	No	$143,000	$103,646	7864	3448	43.85	2185	2454
IL	LAKE COUNTY	8610.12	3 - Middle	86.74	No	$143,000	$97,435	4861	1013	20.84	1241	1447
IL	LAKE COUNTY	8610.13	3 - Middle	100.77	No	$143,000	$113,194	3052	713	23.36	876	1054
IL	LAKE COUNTY	8610.14	3 - Middle	92.55	No	$143,000	$103,961	3663	1279	34.92	1014	1186
IL	LAKE COUNTY	8611.05	3 - Middle	82.05	No	$143,000	$92,174	4330	1250	28.87	1030	1305
IL	LAKE COUNTY	8611.06	3 - Middle	114.13	No	$143,000	$128,205	8127	2553	31.41	2195	2562
IL	LAKE COUNTY	8611.07	4 - Upper	133.06	No	$143,000	$149,466	4047	1040	25.70	1208	1397
IL	LAKE COUNTY	8611.08	3 - Middle	109.48	No	$143,000	$122,981	5948	1542	25.92	1800	2044
IL	LAKE COUNTY	8612.01	3 - Middle	82.83	No	$143,000	$93,049	6730	4683	69.58	1442	1814
IL	LAKE COUNTY	8612.02	3 - Middle	87.26	No	$143,000	$98,018	4031	2209	54.80	1069	1404
IL	LAKE COUNTY	8613.01	2 - Moderate	63.24	No	$143,000	$71,042	5080	3129	61.59	1406	1687
IL	LAKE COUNTY	8613.03	2 - Moderate	62.60	No	$143,000	$70,317	4778	3719	77.84	907	1299
IL	LAKE COUNTY	8613.04	2 - Moderate	65.92	No	$143,000	$74,048	3368	2651	78.71	642	915
IL	LAKE COUNTY	8614.02	2 - Moderate	76.83	No	$143,000	$86,304	8778	4800	54.68	2522	2776
IL	LAKE COUNTY	8614.03	2 - Moderate	54.80	No	$143,000	$61,557	2556	1854	72.54	510	776
IL	LAKE COUNTY	8614.04	2 - Moderate	62.27	No	$143,000	$69,950	5947	4130	69.45	1456	1880
IL	LAKE COUNTY	8615.04	2 - Moderate	74.40	No	$143,000	$83,571	8472	7037	83.06	1287	1927
IL	LAKE COUNTY	8615.05	3 - Middle	100.35	No	$143,000	$112,727	3543	1386	39.12	1169	1293
IL	LAKE COUNTY	8615.06	2 - Moderate	78.12	No	$143,000	$87,750	6109	3886	63.61	1080	1151
IL	LAKE COUNTY	8615.07	3 - Middle	80.80	No	$143,000	$90,764	3076	1795	58.36	618	827
IL	LAKE COUNTY	8615.08	3 - Middle	90.16	No	$143,000	$101,276	3437	1643	47.80	852	1040
IL	LAKE COUNTY	8615.09	3 - Middle	104.40	No	$143,000	$117,273	3295	1364	41.40	762	878
IL	LAKE COUNTY	8615.10	3 - Middle	98.19	No	$143,000	$110,301	5071	2848	56.16	1025	1118
IL	LAKE COUNTY	8616.03	4 - Upper	122.83	No	$143,000	$137,981	6106	1849	30.28	2155	2435
IL	LAKE COUNTY	8616.04	4 - Upper	133.70	No	$143,000	$150,184	5636	2196	38.96	1758	1962
IL	LAKE COUNTY	8616.07	2 - Moderate	71.06	No	$143,000	$79,821	4569	1489	32.59	1051	1440
IL	LAKE COUNTY	8616.08	3 - Middle	87.81	No	$143,000	$98,636	3652	889	24.34	1074	1162

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
IL	LAKE COUNTY	8616.09	4 - Upper	126.89	No	$143,000	$142,532	4716	2359	50.02	1335	1482
IL	LAKE COUNTY	8616.10	4 - Upper	122.90	No	$143,000	$138,056	3755	1509	40.19	1037	1164
IL	LAKE COUNTY	8616.11	4 - Upper	143.55	No	$143,000	$161,250	4471	1419	31.74	1204	1255
IL	LAKE COUNTY	8617.01	3 - Middle	84.65	No	$143,000	$95,089	1804	1043	57.82	430	530
IL	LAKE COUNTY	8617.02	2 - Moderate	77.02	No	$143,000	$86,522	4289	3109	72.49	1198	1473
IL	LAKE COUNTY	8618.03	2 - Moderate	61.99	No	$143,000	$69,635	6683	5500	82.30	1289	1747
IL	LAKE COUNTY	8618.04	2 - Moderate	53.00	No	$143,000	$59,543	4090	3684	90.07	715	854
IL	LAKE COUNTY	8619.01	2 - Moderate	61.66	No	$143,000	$69,265	3747	2872	76.65	837	1009
IL	LAKE COUNTY	8619.02	1 - Low	47.51	No	$143,000	$53,368	6376	5246	82.28	890	1061
IL	LAKE COUNTY	8620.00	2 - Moderate	53.41	No	$143,000	$60,000	6070	5500	90.61	864	1768
IL	LAKE COUNTY	8621.00	2 - Moderate	50.33	No	$143,000	$56,538	5383	4645	86.29	738	1581
IL	LAKE COUNTY	8622.00	2 - Moderate	71.79	No	$143,000	$80,645	3969	3121	78.63	507	1006
IL	LAKE COUNTY	8623.00	1 - Low	18.78	No	$143,000	$21,105	3146	2887	91.77	200	810
IL	LAKE COUNTY	8624.01	1 - Low	46.70	No	$143,000	$52,458	3619	3164	87.43	344	905
IL	LAKE COUNTY	8624.02	2 - Moderate	50.42	No	$143,000	$56,645	3026	2867	94.75	465	953
IL	LAKE COUNTY	8625.01	2 - Moderate	56.90	No	$143,000	$63,917	3942	3771	95.66	737	1104
IL	LAKE COUNTY	8625.02	2 - Moderate	70.46	No	$143,000	$79,145	2281	2199	96.41	375	519
IL	LAKE COUNTY	8626.03	1 - Low	45.26	No	$143,000	$50,842	7062	6288	89.04	1109	1645
IL	LAKE COUNTY	8626.04	2 - Moderate	51.34	No	$143,000	$57,670	4694	4178	89.01	866	1309
IL	LAKE COUNTY	8626.05	1 - Low	27.10	No	$143,000	$30,443	4097	3366	82.16	553	741
IL	LAKE COUNTY	8627.00	1 - Low	39.33	No	$143,000	$44,179	4238	4105	96.86	530	1254
IL	LAKE COUNTY	8628.00	1 - Low	46.73	No	$143,000	$52,500	1963	1880	95.77	149	334
IL	LAKE COUNTY	8629.01	1 - Low	48.17	No	$143,000	$54,111	3692	3497	94.72	502	1192
IL	LAKE COUNTY	8629.02	2 - Moderate	61.36	No	$143,000	$68,929	2782	2634	94.68	367	911
IL	LAKE COUNTY	8630.03	0 - Unknown	0.00	No	$143,000	$0	5857	3167	54.07	0	30
IL	LAKE COUNTY	8630.04	1 - Low	47.82	No	$143,000	$53,721	3613	2019	55.88	10	1334
IL	LAKE COUNTY	8630.05	0 - Unknown	0.00	No	$143,000	$0	4523	2483	54.90	0	0
IL	LAKE COUNTY	8630.06	0 - Unknown	0.00	No	$143,000	$0	898	521	58.02	0	0
IL	LAKE COUNTY	8631.00	1 - Low	31.55	No	$143,000	$35,446	2563	2428	94.73	521	953

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
IL	LAKE COUNTY	8632.01	2 - Moderate	74.08	No	$143,000	$83,214	3310	3114	94.08	746	1129
IL	LAKE COUNTY	8632.02	4 - Upper	145.89	No	$143,000	$163,875	5478	1486	27.13	1584	1898
IL	LAKE COUNTY	8633.00	4 - Upper	206.80	No	$143,000	$232,292	2629	235	8.94	727	893
IL	LAKE COUNTY	8634.00	4 - Upper	220.12	No	$143,000	$247,260	4276	715	16.72	1072	1474
IL	LAKE COUNTY	8635.00	4 - Upper	188.53	No	$143,000	$211,774	4538	590	13.00	1705	1387
IL	LAKE COUNTY	8636.01	4 - Upper	201.86	No	$143,000	$226,742	3508	848	24.17	1046	1161
IL	LAKE COUNTY	8636.03	4 - Upper	222.56	No	$143,000	$250,001	3518	736	20.92	1045	1014
IL	LAKE COUNTY	8636.04	4 - Upper	156.24	No	$143,000	$175,500	2990	467	15.62	764	1023
IL	LAKE COUNTY	8637.01	4 - Upper	148.45	No	$143,000	$166,750	4556	739	16.22	1461	1574
IL	LAKE COUNTY	8637.02	3 - Middle	96.68	No	$143,000	$108,603	4045	1409	34.83	1078	1368
IL	LAKE COUNTY	8638.01	4 - Upper	150.23	No	$143,000	$168,750	5108	781	15.29	1300	1534
IL	LAKE COUNTY	8639.02	2 - Moderate	75.92	No	$143,000	$85,278	6000	2413	40.22	1601	2133
IL	LAKE COUNTY	8639.03	4 - Upper	142.50	No	$143,000	$160,069	4424	778	17.59	1256	1370
IL	LAKE COUNTY	8639.04	4 - Upper	167.81	No	$143,000	$188,500	5972	2175	36.42	1943	2079
IL	LAKE COUNTY	8640.01	2 - Moderate	75.64	No	$143,000	$84,971	6270	3073	49.01	1318	1452
IL	LAKE COUNTY	8640.02	2 - Moderate	62.87	No	$143,000	$70,625	6068	4430	73.01	937	1445
IL	LAKE COUNTY	8641.05	4 - Upper	126.52	No	$143,000	$142,117	6006	1600	26.64	2250	2406
IL	LAKE COUNTY	8641.06	3 - Middle	100.71	No	$143,000	$113,125	4023	1430	35.55	1217	1358
IL	LAKE COUNTY	8641.07	3 - Middle	110.75	No	$143,000	$124,402	4920	1714	34.84	1648	1909
IL	LAKE COUNTY	8641.08	3 - Middle	86.60	No	$143,000	$97,276	5868	2824	48.13	1737	1994
IL	LAKE COUNTY	8641.09	4 - Upper	134.57	No	$143,000	$151,164	6196	1610	25.98	1786	1999
IL	LAKE COUNTY	8641.10	2 - Moderate	75.56	No	$143,000	$84,878	6233	1701	27.29	2559	2887
IL	LAKE COUNTY	8642.03	3 - Middle	100.57	No	$143,000	$112,969	4310	975	22.62	1296	1506
IL	LAKE COUNTY	8642.04	3 - Middle	92.15	No	$143,000	$103,512	4484	1477	32.94	1279	1655
IL	LAKE COUNTY	8642.06	2 - Moderate	63.87	No	$143,000	$71,744	3478	1239	35.62	1088	1296
IL	LAKE COUNTY	8642.07	3 - Middle	119.37	No	$143,000	$134,091	7478	1973	26.38	2175	2516
IL	LAKE COUNTY	8642.08	3 - Middle	92.81	No	$143,000	$104,250	3878	879	22.67	1307	1768
IL	LAKE COUNTY	8643.03	4 - Upper	143.74	No	$143,000	$161,458	4581	783	17.09	1425	1530
IL	LAKE COUNTY	8643.05	4 - Upper	123.30	No	$143,000	$138,500	4030	472	11.71	1746	1889

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
IL	LAKE COUNTY	8643.06	4 - Upper	170.26	No	$143,000	$191,250	2292	288	12.57	689	732
IL	LAKE COUNTY	8643.07	4 - Upper	179.06	No	$143,000	$201,136	1861	266	14.29	622	696
IL	LAKE COUNTY	8643.08	4 - Upper	154.09	No	$143,000	$173,088	4528	665	14.69	1251	1405
IL	LAKE COUNTY	8644.02	4 - Upper	174.32	No	$143,000	$195,814	8168	2166	26.52	2436	2588
IL	LAKE COUNTY	8644.03	4 - Upper	187.46	No	$143,000	$210,574	5852	1398	23.89	1596	1706
IL	LAKE COUNTY	8644.07	4 - Upper	174.87	No	$143,000	$196,429	6632	1545	23.30	1875	2010
IL	LAKE COUNTY	8644.08	3 - Middle	101.02	No	$143,000	$113,475	6232	1292	20.73	1756	2006
IL	LAKE COUNTY	8644.09	3 - Middle	92.55	No	$143,000	$103,967	4572	1126	24.63	1199	1372
IL	LAKE COUNTY	8644.10	4 - Upper	125.99	No	$143,000	$141,528	5066	1089	21.50	1600	1724
IL	LAKE COUNTY	8644.11	4 - Upper	164.94	No	$143,000	$185,278	4851	696	14.35	1549	1664
IL	LAKE COUNTY	8644.12	4 - Upper	124.98	No	$143,000	$140,388	4090	678	16.58	1348	1435
IL	LAKE COUNTY	8645.10	3 - Middle	85.68	No	$143,000	$96,250	4961	3220	64.91	880	1249
IL	LAKE COUNTY	8645.11	3 - Middle	96.81	No	$143,000	$108,750	6403	2894	45.20	1394	1720
IL	LAKE COUNTY	8645.12	4 - Upper	186.69	No	$143,000	$209,702	4659	2108	45.25	1182	1229
IL	LAKE COUNTY	8645.13	4 - Upper	152.02	No	$143,000	$170,759	6301	2093	33.22	1545	1778
IL	LAKE COUNTY	8645.14	4 - Upper	132.71	No	$143,000	$149,079	2653	1443	54.39	762	731
IL	LAKE COUNTY	8645.15	4 - Upper	144.25	No	$143,000	$162,031	3020	1036	34.30	888	959
IL	LAKE COUNTY	8645.16	4 - Upper	125.75	No	$143,000	$141,250	4695	1588	33.82	1354	1514
IL	LAKE COUNTY	8645.17	4 - Upper	166.83	No	$143,000	$187,404	2933	1097	37.40	936	1029
IL	LAKE COUNTY	8645.18	4 - Upper	147.91	No	$143,000	$166,146	5594	1991	35.59	1601	1710
IL	LAKE COUNTY	8645.19	4 - Upper	130.29	No	$143,000	$146,359	5169	1893	36.62	1446	1447
IL	LAKE COUNTY	8645.20	4 - Upper	136.26	No	$143,000	$153,065	5698	2645	46.42	1314	1552
IL	LAKE COUNTY	8645.21	4 - Upper	153.69	No	$143,000	$172,639	2537	1198	47.22	1033	653
IL	LAKE COUNTY	8645.22	4 - Upper	170.92	No	$143,000	$191,989	4967	1208	24.32	1467	1508
IL	LAKE COUNTY	8645.23	4 - Upper	120.86	No	$143,000	$135,761	4024	1874	46.57	810	1034
IL	LAKE COUNTY	8645.24	3 - Middle	91.00	No	$143,000	$102,222	3297	1128	34.21	624	745
IL	LAKE COUNTY	8646.01	4 - Upper	209.53	No	$143,000	$235,357	3606	633	17.55	1214	1368
IL	LAKE COUNTY	8646.02	4 - Upper	222.56	No	$143,000	$250,001	3824	557	14.57	1291	1338
IL	LAKE COUNTY	8647.00	4 - Upper	149.86	No	$143,000	$168,333	2914	370	12.70	922	1086

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
IL	LAKE COUNTY	8648.01	4 - Upper	148.91	No	$143,000	$167,273	5561	1107	19.91	1378	1672
IL	LAKE COUNTY	8648.02	4 - Upper	179.35	No	$143,000	$201,458	3093	537	17.36	782	874
IL	LAKE COUNTY	8649.01	4 - Upper	177.71	No	$143,000	$199,619	4371	504	11.53	1457	1554
IL	LAKE COUNTY	8649.03	4 - Upper	155.65	No	$143,000	$174,844	4907	697	14.20	1633	1778
IL	LAKE COUNTY	8649.04	4 - Upper	133.37	No	$143,000	$149,813	2450	295	12.04	1002	656
IL	LAKE COUNTY	8650.00	4 - Upper	222.56	No	$143,000	$250,001	1276	150	11.76	346	448
IL	LAKE COUNTY	8652.00	3 - Middle	85.83	No	$143,000	$96,420	5361	3092	57.68	796	1611
IL	LAKE COUNTY	8653.00	4 - Upper	138.36	No	$143,000	$155,417	3505	585	16.69	1137	1168
IL	LAKE COUNTY	8654.00	3 - Middle	107.44	No	$143,000	$120,691	4197	1211	28.85	1338	1286
IL	LAKE COUNTY	8655.01	4 - Upper	127.72	No	$143,000	$143,472	2470	789	31.94	712	937
IL	LAKE COUNTY	8655.02	4 - Upper	158.61	No	$143,000	$178,167	2313	241	10.42	681	653
IL	LAKE COUNTY	8656.00	4 - Upper	222.56	No	$143,000	$250,001	3497	326	9.32	1302	1324
IL	LAKE COUNTY	8657.00	4 - Upper	222.56	No	$143,000	$250,001	5985	1007	16.83	2079	2170
IL	LAKE COUNTY	8658.01	4 - Upper	126.12	No	$143,000	$141,667	3257	482	14.80	1093	1100
IL	LAKE COUNTY	8658.02	4 - Upper	222.56	No	$143,000	$250,001	2945	349	11.85	951	1061
IL	LAKE COUNTY	8660.00	3 - Middle	88.28	No	$143,000	$99,167	6842	3073	44.91	2257	2517
IL	LAKE COUNTY	8661.00	2 - Moderate	51.45	No	$143,000	$57,794	3433	3183	92.72	490	886
IL	LAKE COUNTY	8662.00	4 - Upper	172.63	No	$143,000	$193,909	6162	1272	20.64	1796	1836
IL	LAKE COUNTY	9900.00	0 - Unknown	0.00	No	$143,000	$0	0	0	0.00	0	0

First Bank Chicago

HOME MORTGAGE DISCLOSURE ACT NOTICE

The HMDA data about our residential mortgage lending are available online for review. The data show geographic distribution of loans and applications; ethnicity, race, sex, age, and income of applicants and borrowers; and information about loan approvals and denials. HMDA data for many other financial institutions are also available online. For more information, visit the Consumer Financial Protection Bureau's Web site (www.consumerfinance.gov/hmda).

2025 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: FIRST BANK CHICAGO

Respondent ID: 0000017470

Agency: FDIC - 3

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LOS ANGELES COUNTY (037), CA										
MSA 31084										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	1	435	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	435	0	0	0	0

2025 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: FIRST BANK CHICAGO

Respondent ID: 0000017470
Agency: FDIC - 3
State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ORANGE COUNTY (059), CA										
MSA 11244										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	2	1,068	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	1,068	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	3	1,503	0	0	0	0
STATE TOTAL	0	0	0	0	3	1,503	0	0	0	0

2025 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: FIRST BANK CHICAGO

Respondent ID: 0000017470

Agency: FDIC - 3

State: COLORADO (08)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LARIMER COUNTY (069), CO										
MSA 22660										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	8	623	17	2,754	9	3,172	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	8	623	17	2,754	9	3,172	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	8	623	17	2,754	9	3,172	0	0	0	0
STATE TOTAL	8	623	17	2,754	9	3,172	0	0	0	0

2025 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: FIRST BANK CHICAGO

Respondent ID: 0000017470

Agency: FDIC - 3

State: CONNECTICUT (09)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SOUTH CENTRAL CONNECTICUT PLANNING REGION (170), CT										
MSA 35300										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	2	346	1	866	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	2	346	1	866	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	2	346	1	866	0	0	0	0
STATE TOTAL	0	0	2	346	1	866	0	0	0	0

2025 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: FIRST BANK CHICAGO

Respondent ID: 0000017470
Agency: FDIC - 3
State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PALM BEACH COUNTY (099), FL										
MSA 48424										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	1	500	1	500	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	500	1	500	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	500	1	500	0	0
STATE TOTAL	0	0	0	0	1	500	1	500	0	0

2025 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: FIRST BANK CHICAGO

Respondent ID: 0000017470
Agency: FDIC - 3
State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CHAMPAIGN COUNTY (019), IL										
MSA 16580										
Outside Assessment Area										
Low Income	0	0	0	0	1	570	1	570	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	570	1	570	0	0
COOK COUNTY (031), IL										
MSA 16984										
Inside AA 0001										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	3	560	2	1,500	0	0	0	0
Median Family Income 50-60%	0	0	0	0	2	1,175	0	0	0	0
Median Family Income 60-70%	0	0	0	0	1	1,000	0	0	0	0
Median Family Income 70-80%	0	0	0	0	1	908	1	908	0	0
Median Family Income 80-90%	0	0	0	0	4	1,685	1	825	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	1	180	0	0	0	0	0	0
Median Family Income 110-120%	0	0	1	150	1	750	0	0	0	0
Median Family Income >= 120%	4	338	0	0	3	2,012	2	862	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	338	5	890	14	9,030	4	2,595	0	0

2025 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: FIRST BANK CHICAGO

Respondent ID: 0000017470
Agency: FDIC - 3
State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DUPAGE COUNTY (043), IL										
MSA 16984										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	1	344	1	344	0	0
Median Family Income 110-120%	0	0	0	0	2	951	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	3	1,295	1	344	0	0
JACKSON COUNTY (077), IL										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	672	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	672	0	0	0	0

2025 Institution Disclosure Statement - Table 1-1
Loans by County
Small Business Loans - Originations
Institution: FIRST BANK CHICAGO

Respondent ID: 0000017470
Agency: FDIC - 3
State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LAKE COUNTY (097), IL										
MSA 29404										
Inside AA 0001										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	1	250	0	0	1	250	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	4	2,774	1	278	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	20	1,089	18	2,840	17	10,038	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	20	1,089	19	3,090	21	12,812	2	528	0	0
MCLEAN COUNTY (113), IL										
MSA 14010										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	902	1	902	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	902	1	902	0	0

2025 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: FIRST BANK CHICAGO

Respondent ID: 0000017470

Agency: FDIC - 3

State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WILLIAMSON COUNTY (199), IL										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	772	1	772	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	772	1	772	0	0
WINNEBAGO COUNTY (201), IL										
MSA 40420										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	900	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	900	0	0	0	0
TOTAL INSIDE AA IN STATE	24	1,427	24	3,980	35	21,842	6	3,123	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	8	5,111	4	2,588	0	0
STATE TOTAL	24	1,427	24	3,980	43	26,953	10	5,711	0	0

2025 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: FIRST BANK CHICAGO

Respondent ID: 0000017470

Agency: FDIC - 3

State: IOWA (19)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MARSHALL COUNTY (127), IA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	161	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	161	0	0	0	0	0	0
POLK COUNTY (153), IA										
MSA 19780										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	2	336	0	0	2	336	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	248	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	3	584	0	0	2	336	0	0
STORY COUNTY (169), IA										
MSA 11180										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	511	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	511	0	0	0	0

2025 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: FIRST BANK CHICAGO

Respondent ID: 0000017470

Agency: FDIC - 3

State: IOWA (19)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WEBSTER COUNTY (187), IA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	204	0	0	1	204	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	204	0	0	1	204	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	5	949	1	511	3	540	0	0
STATE TOTAL	0	0	5	949	1	511	3	540	0	0

2025 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: FIRST BANK CHICAGO

Respondent ID: 0000017470

Agency: FDIC - 3

State: KANSAS (20)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SHAWNEE COUNTY (177), KS										
MSA 45820										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	863	0	0	0	0
Middle Income	0	0	0	0	1	788	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	1,651	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	2	1,651	0	0	0	0
STATE TOTAL	0	0	0	0	2	1,651	0	0	0	0

2025 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: FIRST BANK CHICAGO

Respondent ID: 0000017470
Agency: FDIC - 3
State: KENTUCKY (21)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CALLOWAY COUNTY (035), KY										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	461	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	461	0	0	0	0
MCCRACKEN COUNTY (145), KY										
MSA 37140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	2	788	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	788	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	3	1,249	0	0	0	0
STATE TOTAL	0	0	0	0	3	1,249	0	0	0	0

2025 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: FIRST BANK CHICAGO

Respondent ID: 0000017470

Agency: FDIC - 3

State: MICHIGAN (26)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
OAKLAND COUNTY (125), MI										
MSA 47664										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	1	656	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	656	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	656	0	0	0	0
STATE TOTAL	0	0	0	0	1	656	0	0	0	0

2025 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: FIRST BANK CHICAGO

Respondent ID: 0000017470

Agency: FDIC - 3

State: MISSOURI (29)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ST. CHARLES COUNTY (183), MO										
MSA 41180										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	8	553	3	573	15	7,230	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	8	553	3	573	15	7,230	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	8	553	3	573	15	7,230	0	0	0	0
STATE TOTAL	8	553	3	573	15	7,230	0	0	0	0

2025 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: FIRST BANK CHICAGO

Respondent ID: 0000017470

Agency: FDIC - 3

State: NEBRASKA (31)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ADAMS COUNTY (001), NE										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	788	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	788	0	0	0	0
DOUGLAS COUNTY (055), NE										
MSA 36540										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	1	825	0	0	0	0
Median Family Income 70-80%	0	0	0	0	1	825	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	1,650	0	0	0	0

2025 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: FIRST BANK CHICAGO

Respondent ID: 0000017470

Agency: FDIC - 3

State: NEBRASKA (31)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HALL COUNTY (079), NE										
MSA 24260										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	788	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	788	0	0	0	0
LANCASTER COUNTY (109), NE										
MSA 30700										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	825	0	0	0	0
Upper Income	0	0	0	0	1	713	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	1,538	0	0	0	0
SARPY COUNTY (153), NE										
MSA 36540										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	825	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	825	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0

2025 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: FIRST BANK CHICAGO

Respondent ID: 0000017470

Agency: FDIC - 3

State: NEBRASKA (31)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TOTAL OUTSIDE AA IN STATE	0	0	0	0	7	5,589	0	0	0	0
STATE TOTAL	0	0	0	0	7	5,589	0	0	0	0

2025 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: FIRST BANK CHICAGO

Respondent ID: 0000017470

Agency: FDIC - 3

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ONONDAGA COUNTY (067), NY										
MSA 45060										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	3	515	5	2,094	0	0	0	0
Income Not Known	0	0	6	940	8	3,523	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	9	1,455	13	5,617	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	9	1,455	13	5,617	0	0	0	0
STATE TOTAL	0	0	9	1,455	13	5,617	0	0	0	0

2025 Institution Disclosure Statement - Table 1-1
Loans by County
Small Business Loans - Originations
Institution: FIRST BANK CHICAGO

Respondent ID: 0000017470
Agency: FDIC - 3
State: OHIO (39)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WOOD COUNTY (173), OH										
MSA 45780										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	99	2	282	2	1,612	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	99	2	282	2	1,612	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	99	2	282	2	1,612	0	0	0	0
STATE TOTAL	1	99	2	282	2	1,612	0	0	0	0

2025 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: FIRST BANK CHICAGO

Respondent ID: 0000017470

Agency: FDIC - 3

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ALLEGHENY COUNTY (003), PA										
MSA 38300										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	1	413	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	413	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	413	0	0	0	0
STATE TOTAL	0	0	0	0	1	413	0	0	0	0

2025 Institution Disclosure Statement - Table 1-1
Loans by County
Small Business Loans - Originations
Institution: FIRST BANK CHICAGO

Respondent ID: 0000017470
Agency: FDIC - 3
State: UTAH (49)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SALT LAKE COUNTY (035), UT										
MSA 41620										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	11	952	50	8,039	49	26,198	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	11	952	50	8,039	49	26,198	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	11	952	50	8,039	49	26,198	0	0	0	0
STATE TOTAL	11	952	50	8,039	49	26,198	0	0	0	0

2025 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: FIRST BANK CHICAGO

Respondent ID: 0000017470

Agency: FDIC - 3

State: WISCONSIN (55)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MILWAUKEE COUNTY (079), WI										
MSA 33340										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	1	533	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	533	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	533	0	0	0	0
STATE TOTAL	0	0	0	0	1	533	0	0	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	24	1,427	24	3,980	35	21,842	6	3,123	0	0
TOTAL OUTSIDE AA	28	2,227	88	14,398	117	62,411	8	3,628	0	0
TOTAL INSIDE & OUTSIDE	52	3,654	112	18,378	152	84,253	14	6,751	0	0

2025 Institution Disclosure Statement - Table 3
Assessment Area/Non-Assessment Area Activity
Small Business Loans
Institution: FIRST BANK CHICAGO

Respondent ID: 0000017470
Agency: FDIC - 3

ASSESSMENT AREA LOANS	Originations		Originations to Businesses with <= $1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
IL - COOK COUNTY (031) - MSA 16984	23	10,258	4	2,595	0	0
IL - LAKE COUNTY (097) - MSA 29404	60	16,991	2	528	0	0

2025 Institution Disclosure Statement - Table 5

Community Development/Consortium-Third Party Activity

Respondent ID: 0000017470

Institution: FIRST BANK CHICAGO

Agency: FDIC - 3

			Memo Item: Loans by Affiliates	
	Num of Loans	**Amount (000s)**	**Num of Loans**	**Amount (000s)**
Community Development Loans				
Originated	26	69,801	0	0
Purchased	0	0	0	0
Total	26	69,801	0	0
Consortium/Third Party Loans (optional)				

2025 Institution Disclosure Statement - Table 6
Assessment Area(s) by Tract
* denotes no loans made in specified tracts
Institution: FIRST BANK CHICAGO

Respondent ID: 0000017470
Agency: FDIC - 3

ASSESSMENT AREA - 0001

COOK COUNTY (031), IL

MSA: 16984

Median Family Income 10-20%

3406.00* 3511.00*

Median Family Income 20-30%

2518.00* 2714.00* 2809.00* 3008.00* 3016.00* 3405.00* 3504.00* 3514.00* 3814.00* 3815.00* 4008.00*
4303.00* 4305.00* 4401.01* 5103.00* 5401.01* 6117.00* 6603.01* 6607.00* 6714.00* 6809.00* 6811.00*
6812.00* 6813.00* 6904.00* 6911.00* 6915.00* 7108.00* 8269.01* 8355.00* 8361.00* 8368.00* 8369.00*
8386.00* 8417.00* 8425.00* 8429.00* 8435.00*

Median Family Income 30-40%

2312.00* 2511.00* 2513.00* 2516.00* 2519.00* 2520.00* 2601.00* 2606.00* 2607.00* 2608.00* 2609.00*
2705.00* 2713.00* 2909.00* 2912.00* 3009.00* 3012.00* 4003.00* 4004.00* 4005.00* 4201.00* 4204.00*
4205.00* 4206.00* 4207.00* 4301.01* 4302.00* 4313.02* 4314.00* 4408.00* 4602.00* 4608.00* 4914.00*
5002.00* 5401.02* 6103.00* 6112.00* 6115.00* 6122.00* 6304.00* 6606.00* 6702.00* 6703.00* 6704.00*
6706.00* 6708.00* 6709.00* 6711.00* 6713.00* 6810.00* 6903.00* 6905.00* 6912.00* 6914.00* 7101.00*
7109.00* 8263.04* 8269.02* 8273.00* 8290.00* 8294.01* 8314.00* 8339.00* 8346.00* 8347.00* 8356.00*
8373.00* 8374.00* 8387.00* 8415.00* 8428.00* 8430.00* 8434.00*

Median Family Income 40-50%

0209.01* 0209.02* 0306.03* 0312.00* 0315.01* 0315.02* 1406.02* 2104.00* 2305.00* 2306.00* 2307.00*
2315.00* 2503.00* 2521.02* 2522.01* 2522.02* 2602.00 2605.00* 2610.00* 2712.00* 2718.00* 2804.00*
3006.00* 3007.00* 3017.02* 3018.01* 3018.02* 3107.00* 3109.00* 3403.00* 3602.00* 3903.00* 4212.00*
4307.00* 4313.01* 4601.00* 4603.01* 4603.02* 4906.00* 4909.01* 4910.00* 4913.00* 5101.00* 5202.00*
5203.00* 5204.00* 5301.00* 5705.00* 5802.00* 5805.01* 5805.02* 6006.00* 6007.00* 6104.00* 6113.00*
6114.00* 6116.00* 6119.00* 6121.00* 6305.00* 6603.02* 6605.00* 6608.00* 6609.00* 6610.00* 6707.00*
6716.00* 6718.00* 6805.00* 6806.00* 6814.00* 7102.00* 7103.00* 7105.00* 7110.00* 7114.00* 7705.00*
8020.04* 8047.15* 8113.02* 8133.01* 8133.02* 8138.01* 8141.00* 8165.00* 8166.00* 8215.00* 8249.00*
8262.02* 8265.00* 8266.00* 8268.00* 8270.00* 8276.00* 8285.03* 8285.04* 8291.00* 8293.02* 8305.00*
8312.00* 8345.00* 8349.00* 8350.00* 8351.00* 8370.00* 8371.00* 8380.00* 8388.00* 8408.00* 8418.00*

8421.00* 8431.00*

Median Family Income 50-60%

1912.00*	2105.01*	2209.01*	2303.00*	2309.00*	2504.00*	2507.00*	2508.00*	2514.00*	2604.00	2715.00*
0102.01*	0102.02*	0105.03*	0201.00*	0205.00*	0208.02*	0306.01*	0402.02*	1401.00*	1907.02*	1911.00*
7303.00*	7306.00*	7307.00*	8016.03*	8036.12*	8036.14*	8065.01*	8092.00*	8134.00*	8142.00*	8143.00*
5302.00*	5303.00*	5305.01*	5306.00*	5801.00*	5807.00*	6306.00*	6309.00*	6401.00*	6501.00*	6503.02*
8258.01*	8259.00*	8260.00*	8263.03*	8267.00*	8271.00*	8274.00*	8275.00*	8281.00*	8295.00*	8297.00*
8313.00*	8340.00*	8348.00*	8364.00*	8365.00*	8378.00*	8412.00*	8413.00*	8424.00*	8432.00*	8438.00*
2922.00*	2924.00*	2925.00*	3005.00*	3011.00*	3017.01*	3018.03*	3103.00*	3806.00*	3819.00*	4203.00*
6604.00*	6611.00*	6712.00*	6715.00*	6719.00*	6720.00*	6913.00*	7104.00*	7106.00*	7107.00*	7115.00*
8149.00*	8164.02*	8176.00*	8203.00*	8204.00*	8206.04*	8206.05*	8213.00*	8214.01*	8256.00*	8257.00*
4208.00*	4301.02*	4304.00*	4402.02*	4604.00*	4610.00	4908.00*	4912.00*	5003.00*	5102.00*	5201.00*

Median Family Income 60-70%

8173.00*	8209.01*	8210.01*	8220.00*	8224.00*	8230.01*	8231.01*	8233.02*	8233.04*	8234.00*	8236.03*
8237.03*	8243.00*	8244.00*	8245.05*	8248.00*	8255.03*	8258.02*	8261.00*	8263.01*	8264.01*	8264.02
8277.00*	8279.02*	8285.08*	8287.02*	8289.00*	8292.00*	8294.02*	8300.07*	8303.00*	8304.00*	8306.00*
0105.01*	0105.02*	0107.01*	0206.01*	0206.02*	0207.02*	0301.01*	0301.02*	1402.00*	1403.01*	1407.02*
7506.00*	8024.04*	8025.05*	8045.10*	8045.11*	8050.02*	8060.02*	8061.04*	8062.01*	8107.01*	8136.00*
8315.00*	8342.00*	8367.00*	8392.00*	8396.00*	8401.00*	8402.00*	8404.00*	8411.00*	8433.00*	8447.00*
5305.03*	5701.00*	5703.00*	5804.00*	5806.00*	5808.00*	5906.00*	6120.00*	6203.00*	6303.00*	6308.00*
3501.00*	3510.00*	3802.00*	4309.00*	4312.00*	4401.02*	4503.00*	4802.00*	4803.00*	4907.00*	5305.02*
8137.01*	8138.02*	8139.00*	8144.00*	8148.00*	8152.00*	8163.00*	8164.01*	8167.00*	8171.01*	8172.00*
6406.00*	6407.00*	6408.00*	6504.00*	6705.00*	6909.00*	7111.00*	7113.00*	7301.00*	7302.01*	7505.00*
1605.01*	1608.00*	1612.00*	1613.00*	1904.01*	1906.01*	1908.00*	1913.02*	2002.00*	2004.01*	2004.02*
2108.00*	2209.02*	2304.00*	2308.00*	2502.00*	2506.00*	2512.00*	2517.00*	2521.01*	2827.00*	3105.00*

Median Family Income 70-80%

1701.00*	1708.00*	1902.00*	1904.02*	1906.02*	2105.02*	2207.01*	2207.02*	2227.00*	2301.00*	2302.00*
8073.00*	8081.00	8102.00*	8111.00*	8116.00*	8117.01*	8117.02*	8135.00*	8137.02*	8140.00*	8146.00*
8150.00*	8168.00*	8170.00*	8171.02*	8174.00*	8180.00*	8202.02*	8205.02*	8210.02*	8212.00*	8230.02*

8026.09*	8036.11*	8036.13*	8043.08*	8044.05*	8045.05*	8045.08*	8051.05*	8060.01*	8068.01*	8070.00*
6201.00*	6202.00*	6204.00*	6403.00*	6503.01*	6910.00*	7003.01*	7004.02*	7305.00*	7501.00*	7608.03*
2410.00*	2426.00*	2515.00*	3108.00*	3404.00*	3905.00*	4202.00*	4308.00*	4406.00*	4409.00*	4902.00*
4905.00*	4911.00*	5001.00*	5205.00*	5501.00*	5602.00*	5603.00*	5604.00*	5803.00*	6009.00*	6118.00*
0107.02*	0203.01*	0208.01*	0303.00*	0307.01*	0307.06*	0701.03*	1303.00*	1407.01*	1511.00*	1606.02*
8235.00*	8237.05*	8238.05*	8238.06*	8245.07*	8255.01*	8255.05*	8258.03*	8278.01*	8284.02*	8288.02*
8300.01*	8300.06*	8316.00*	8318.00*	8321.00*	8343.00*	8358.00*	8366.00*	8403.00*	8436.00*	

Median Family Income 80-90%

0101.00*	0103.00*	0301.04*	0304.00*	0403.00*	1104.00*	1405.00*	1406.01*	1508.00*	1510.02*	1512.00*
8241.16*	8241.24*	8245.08*	8247.02*	8250.00*	8252.00*	8253.03*	8255.04*	8262.01*	8272.00*	8280.00*
8211.01*	8211.02*	8214.02*	8221.01*	8221.02*	8225.00*	8227.01*	8227.02*	8231.02*	8232.00*	8236.02*
8030.14*	8044.04*	8044.06*	8047.11*	8048.03*	8048.06*	8051.08*	8051.11*	8060.04*	8062.02*	8065.02*
8156.00*	8162.00*	8169.00*	8175.00*	8179.00*	8183.00*	8184.01*	8191.00*	8194.00*	8205.01*	8208.00*
2828.00*	2916.00*	3818.00*	4102.00*	4108.00*	4306.00*	4407.00*	4701.00*	4801.00*	4805.00*	4909.02*
1605.02*	1707.00*	1709.00*	1801.00*	1901.00*	1907.01*	1909.00*	2106.02*	2107.00*	2311.00*	2427.00*
5206.00*	5304.00*	5502.00*	5601.00*	5607.00*	5702.00*	5704.00*	5905.00*	6004.00*	6108.00*	6405.00*
6502.00*	6505.00*	7001.00*	7005.01*	7112.00*	7608.01*	7706.02*	7707.00	7708.00*	7709.02*	8024.02*
8068.02*	8080.02*	8106.00	8109.00*	8112.00*	8113.01*	8118.00*	8145.00*	8147.00*	8154.00*	8155.00*
8282.01*	8283.00*	8284.01*	8299.03*	8302.01*	8398.00*	8407.00*	8426.00*	8439.00*		

Median Family Income 90-100%

8153.00*	8161.00*	8177.00*	8192.00*	8193.00*	8201.03*	8206.03*	8207.00*	8216.00*	8223.02*	8229.00*
8076.00*	8077.00*	8082.00*	8103.01*	8105.01*	8107.02*	8108.00*	8114.01*	8114.02*	8115.00*	8151.00*
8287.01*	8296.00*	8299.02*	8301.00*	8302.02*	8307.00*	8311.00*	8317.00*	8344.00*		
0204.00*	0306.04*	0313.00*	0608.00*	1001.00*	1006.00*	1301.00*	1302.00*	1503.00*	1504.01*	1506.00*
8233.03*	8237.02*	8241.15*	8241.21*	8241.28*	8245.03*	8246.01*	8278.02*	8285.05*	8285.07*	8286.01*
1507.00*	1510.01*	1601.00*	1603.00*	1604.00*	1607.00*	1702.00*	1704.00*	1706.00*	1903.00*	1910.00*
1913.01*	2001.00*	2106.01*	2109.00*	2206.02*	2210.00*	2211.00*	2215.00*	2228.00*	2409.00*	2411.00*
8046.03*	8046.10*	8047.05*	8047.09*	8048.04*	8048.07*	8048.10*	8051.07*	8051.12*	8060.05*	8069.00*
7608.02*	7702.01*	7702.02*	7703.00*	8025.04*	8026.08*	8030.12*	8036.04*	8043.05*	8044.03*	8045.09*

2425.00* 2832.00* 3106.00* 3812.00* 4107.00* 4403.00* 5907.00* 7002.00* 7003.02* 7004.01* 7302.02*

Median Family Income 100-110%

8237.04* 8241.07* 8241.23* 8247.01* 8253.02* 8253.04* 8278.04* 8293.01* 8300.08* 8352.00* 8397.00*
8399.00*
8184.02* 8201.04* 8206.06* 8209.02* 8217.00* 8219.00* 8222.00* 8223.01* 8226.02* 8228.02* 8236.05*
1404.00* 1502.00* 1504.02* 1505.02* 1703.00* 1711.00* 2003.00* 2101.00* 2205.00* 2206.01* 2213.00*
0104.00* 0106.00* 0202.00* 0301.03* 0302.00* 0321.00* 0402.01* 1102.00 1103.00* 1105.02* 1403.02*
2225.00* 2226.00* 2407.00* 2416.00* 2434.00* 3102.00* 4110.00* 4605.00* 5608.00* 5611.00* 6404.00*
8043.09* 8043.15* 8045.13* 8047.01* 8047.12* 8047.13* 8047.14* 8047.16* 8048.05* 8051.09* 8051.10*
7304.00* 7704.00* 7709.01* 8024.03* 8025.06* 8036.16* 8039.01* 8039.02* 8040.00* 8041.08* 8043.06*
8053.01* 8053.02* 8059.01* 8060.06* 8061.03* 8066.00* 8074.00* 8105.02* 8128.01* 8128.02* 8159.00*

Median Family Income 110-120%

8043.13* 8043.16* 8046.11* 8049.02* 8051.06* 8052.01* 8054.02* 8063.00* 8072.00* 8080.01* 8083.01*
8245.09* 8246.02* 8278.05* 8279.01 8282.02* 8286.02* 8288.01* 8299.04* 8400.00*
3902.00* 4101.00* 7005.02* 7202.00* 7204.00* 7502.00* 7706.01* 8025.03* 8027.01* 8030.07* 8036.05*
8083.02* 8101.00* 8126.00* 8158.00* 8182.00* 8218.00* 8226.01* 8238.03* 8241.06* 8241.19* 8241.25*
0307.02* 0311.00* 0314.00* 0404.01* 1101.00* 1408.00* 1505.01* 1606.01* 1705.00* 1710.00* 2838.00*

Median Family Income >= 120%

8329.00* 8330.00* 8331.00* 8333.00* 8360.00* 8362.00* 8363.00* 8381.00* 8382.00* 8383.00* 8390.00*
8036.03* 8036.07* 8036.08* 8036.15* 8037.01* 8037.02* 8038.00* 8041.02* 8041.04* 8041.05* 8041.06*
3206.00* 3301.01* 3301.02* 3301.03* 3302.00* 3801.00* 3901.00* 3906.00* 3907.00* 4105.00* 4106.00*
1007.00* 1105.01* 1201.00* 1202.00* 1203.00* 1204.00* 1602.00* 1609.00* 1610.00* 1611.00* 2203.00*
0406.00* 0407.00* 0408.00* 0409.00* 0501.00* 0502.00* 0503.00* 0505.00* 0506.00* 0507.00* 0508.00*
8006.00* 8007.00* 8008.00* 8009.00* 8010.00* 8011.00* 8012.00* 8013.00* 8014.00* 8015.00 8016.01
8391.00* 8395.00* 8410.00* 8419.00* 8420.00* 8422.00* 8423.00 8437.00*
8241.05* 8241.13* 8241.14* 8241.22* 8241.26* 8241.27* 8241.29* 8254.00* 8298.00* 8300.03* 8300.04*
8041.09* 8042.02* 8042.03* 8042.04* 8043.12* 8043.14* 8045.06* 8045.12* 8045.14* 8046.06* 8046.07*
0710.00* 0711.00* 0712.00* 0713.00* 0714.00* 0715.00* 0716.00* 0717.00* 0718.00* 0801.00* 0802.01*
0623.00* 0624.00* 0625.00* 0626.00* 0627.00* 0628.00* 0629.00* 0630.00* 0631.00* 0632.00* 0633.01*

8110.00*	8119.00*	8120.00*	8121.00*	8122.00*	8123.01*	8123.02*	8124.00*	8125.00*	8127.00*	8129.00*
0203.02*	0207.01*	0305.00*	0308.00*	0309.00*	0310.00*	0317.00*	0318.00*	0319.00*	0401.00*	0404.02*
7401.00*	7402.00*	7403.00*	7404.00*	7503.00*	7504.00*	8001.00*	8002.00	8003.00*	8004.00*	8005.00*
0633.02*	0633.03*	0634.00*	0701.01*	0701.02*	0702.00*	0703.00*	0704.00*	0705.00*	0706.00*	0707.00*
8189.00*	8190.00*	8195.00*	8196.00*	8197.00*	8198.01*	8198.02*	8199.00*	8200.00*	8201.01*	8202.03*
8130.00*	8131.00*	8132.00*	8157.01*	8157.02*	8160.00*	8181.00*	8185.00*	8186.00*	8187.00*	8188.00*
0509.00*	0510.00*	0511.00*	0512.00*	0513.00*	0514.00*	0601.00*	0602.00*	0603.00*	0604.00*	0605.00*
2413.00*	2414.00*	2415.00*	2420.00*	2421.00*	2422.00*	2423.00*	2424.00*	2428.00*	2429.00*	2430.00*
0816.00*	0817.00*	0818.00	0819.00*	0901.00*	0902.00*	0903.00*	1002.00*	1003.00*	1004.00*	1005.00*
8021.00*	8022.00*	8023.00*	8026.05*	8026.07*	8026.10*	8027.02*	8028.01*	8028.02*	8029.00*	8030.05*
8075.00*	8078.00*	8079.00*	8084.00*	8085.00*	8086.00*	8087.02*	8088.00*	8089.00*	8090.00*	8091.00*
8300.05*	8308.00*	8309.00*	8310.00*	8319.00*	8320.00*	8322.00*	8323.00*	8324.00*	8325.00*	8326.00*
2204.00*	2212.00*	2214.00*	2216.00*	2222.00*	2402.00*	2403.00*	2405.00*	2406.00*	2408.00*	2412.00*
4109.00*	4111.00*	4112.00*	4804.00*	5609.00*	5610.00*	7201.00*	7203.00*	7205.00*	7206.00*	7207.00*
8030.08*	8030.10*	8030.13*	8030.15*	8030.16*	8030.17*	8031.00*	8032.00*	8033.00*	8034.00*	8035.00*

0609.00*	0610.00*	0611.00*	0612.00*	0615.00*	0618.00*	0619.01*	0619.02*	0620.00*	0621.00*	0622.00*
8093.00*	8094.01*	8094.02*	8095.00*	8096.00*	8097.00*	8098.00*	8099.00*	8100.00*	8103.02*	8104.00*
0802.02*	0803.00*	0810.00*	0811.00*	0812.01*	0812.02*	0813.00*	0814.01*	0814.02*	0814.03*	0815.00*
8016.05*	8016.06*	8016.07*	8016.08*	8017.01*	8017.02*	8018.00	8019.01*	8019.02*	8020.02*	8020.03*
2431.00*	2432.00*	2433.00*	2435.00*	2505.00	2801.00*	2819.00*	3104.00*	3201.01*	3201.02*	3204.00*
8202.04*	8228.01*	8236.04*	8238.01*	8239.01*	8239.03*	8239.04*	8240.03*	8240.04*	8240.05*	8240.06*
8055.02*	8056.00*	8057.01*	8057.02*	8058.01*	8058.02*	8059.02*	8061.02*	8064.00*	8067.00*	8071.00*
8046.08*	8046.09*	8047.06*	8047.10*	8048.08*	8048.09*	8049.01*	8050.01*	8052.02*	8054.01*	8055.01*

Median Family Income Not Known

0307.03*	0804.00*	2229.00*	2510.00*	2603.00*	2808.00*	2831.00*	3515.00*	3817.00*	3904.00*	4402.01*
6701.00*	8446.00*	9800.00*	9801.00*	9900.00*						

LAKE COUNTY (097), IL

MSA: 29404

Median Family Income 10-20%

8623.00*

Median Family Income 20-30%

8626.05*

Median Family Income 30-40%

8627.00* 8631.00*

Median Family Income 40-50%

8603.01* 8603.02* 8605.00* 8619.02* 8624.01* 8626.03* 8628.00* 8629.01* 8630.04*

Median Family Income 50-60%

8602.00* 8606.00* 8614.03* 8618.04* 8620.00* 8621.00* 8624.02* 8625.01* 8626.04* 8661.00*

Median Family Income 60-70%

8604.00* 8609.03* 8613.01* 8613.03* 8613.04* 8614.04* 8618.03* 8619.01* 8629.02* 8640.02* 8642.06*

Median Family Income 70-80%

8641.10*

8609.05* 8614.02* 8615.04* 8615.06* 8616.07* 8617.02* 8622.00* 8625.02* 8632.01* 8639.02* 8640.01*

Median Family Income 80-90%

8601.03* 8601.04* 8601.06* 8608.05* 8608.06* 8608.07* 8608.08* 8609.08* 8610.12* 8611.05* 8612.01*

8612.02* 8615.07* 8616.08* 8617.01* 8641.08* 8645.10* 8652.00 8660.00*

Median Family Income 90-100%

8601.05* 8608.13* 8609.06* 8610.10* 8610.11* 8610.14* 8615.08* 8615.10* 8637.02* 8642.04* 8642.08*

8644.09* 8645.11* 8645.24*

Median Family Income 100-110%

8608.09* 8608.12* 8609.07* 8610.08* 8610.13* 8611.08* 8615.05* 8615.09* 8641.06* 8642.03* 8644.08

8654.00

Median Family Income 110-120%

8608.11* 8611.06* 8641.07* 8642.07*

Median Family Income >= 120%

8645.13* 8645.14* 8645.15* 8645.16* 8645.17* 8645.18* 8645.19* 8645.20* 8645.21 8645.22* 8645.23*

8635.00* 8636.01* 8636.03* 8636.04* 8637.01* 8638.01* 8639.03* 8639.04* 8641.05* 8641.09* 8643.03*

8643.05* 8643.06* 8643.07* 8643.08* 8644.02* 8644.03* 8644.07* 8644.10* 8644.11* 8644.12* 8645.12*

8655.02 8656.00 8657.00 8658.01* 8658.02* 8662.00

8646.01* 8646.02* 8647.00* 8648.01 8648.02 8649.01* 8649.03* 8649.04* 8650.00* 8653.00 8655.01
8610.07* 8610.09* 8611.07* 8616.03* 8616.04* 8616.09* 8616.10* 8616.11* 8632.02* 8633.00* 8634.00*

Median Family Income Not Known

8630.03* 8630.05* 8630.06* 9900.00*

OUTSIDE ASSESSMENT AREA

LOS ANGELES COUNTY (037), CA

MSA: 31084

Median Family Income 100-110%

1371.03

ORANGE COUNTY (059), CA

MSA: 11244

Median Family Income >= 120%

0626.10

LARIMER COUNTY (069), CO

MSA: 22660

Middle Income

0020.07

SOUTH CENTRAL CONNECTICUT PLANNING REGION (170), CT

MSA: 35300

Median Family Income >= 120%

1507.00

PALM BEACH COUNTY (099), FL

MSA: 48424

Median Family Income >= 120%

0078.35

CHAMPAIGN COUNTY (019), IL

MSA: 16580

Low Income

0003.01
DUPAGE COUNTY (043), IL
MSA: 16984
Median Family Income 100-110%

8442.01
Median Family Income 110-120%

8460.04
JACKSON COUNTY (077), IL
MSA: NA
Moderate Income

0109.00
MCLEAN COUNTY (113), IL
MSA: 14010
Moderate Income

0005.04
WILLIAMSON COUNTY (199), IL
MSA: NA
Upper Income

0210.02
WINNEBAGO COUNTY (201), IL
MSA: 40420
Upper Income

0005.12
MARSHALL COUNTY (127), IA
MSA: NA
Middle Income

9510.00
POLK COUNTY (153), IA

2025 Institution Disclosure Statement - Table 6
Assessment Area(s) by Tract
*** denotes no loans made in specified tracts**
Institution: FIRST BANK CHICAGO

Respondent ID: 0000017470
Agency: FDIC - 3

MSA: 19780

Moderate Income

0018.00 0048.00

Upper Income

0102.05

STORY COUNTY (169), IA

MSA: 11180

Upper Income

0011.01

WEBSTER COUNTY (187), IA

MSA: NA

Middle Income

0001.02

SHAWNEE COUNTY (177), KS

MSA: 45820

Moderate Income

0027.01

Middle Income

0022.00

CALLOWAY COUNTY (035), KY

MSA: NA

Moderate Income

0104.00

MCCRACKEN COUNTY (145), KY

MSA: 37140

Upper Income

0308.00 0314.02

OAKLAND COUNTY (125), MI

MSA: 47664

Median Family Income >= 120%

1381.00

ST. CHARLES COUNTY (183), MO

MSA: 41180

Upper Income

3111.03

ADAMS COUNTY (001), NE

MSA: NA

Middle Income

9657.00

DOUGLAS COUNTY (055), NE

MSA: 36540

Median Family Income 60-70%

0071.01

Median Family Income 70-80%

0074.57

HALL COUNTY (079), NE

MSA: 24260

Upper Income

0008.00

LANCASTER COUNTY (109), NE

MSA: 30700

Middle Income

0036.05

Upper Income

0037.19

SARPY COUNTY (153), NE

MSA: 36540

Moderate Income

0104.01

ONONDAGA COUNTY (067), NY

MSA: 45060

Upper Income

0001.00

Income Not Known

0032.00

WOOD COUNTY (173), OH

MSA: 45780

Upper Income

0206.02

ALLEGHENY COUNTY (003), PA

MSA: 38300

Median Family Income >= 120%

4690.00

SALT LAKE COUNTY (035), UT

MSA: 41620

Median Family Income >= 120%

1012.00

MILWAUKEE COUNTY (079), WI

MSA: 33340

Median Family Income 90-100%

0078.00

2025 Institution Disclosure Statement - Table E-1

Error Status Information

Respondent ID: 0000017470

Institution: FIRST BANK CHICAGO

Agency: FDIC - 3

Record Identifier: [11]	Total Composite Records on File	Total Composite Records Without Errors	Total Validity[10] Errors	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	66	66	0	0.00%
Small Farm Loans	0	0	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	0	0	0	0.00%
Assessment Area	2	2	0	0.00%
Total	70	70	0	0.00%

Footnote:

10. A validity edit helps to verify the accuracy of the data reported. An institution's CRA submission that passes all validity edits does not ensure 100% accurate data. True accuracy is determined during the examination process.

11. A record represents one row of data reported to the Federal Reserve Board. This does not in any way represent the number of loans originated or purchased by the institution.

2024 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: FIRST BANK CHICAGO

Respondent ID: 0000017470

Agency: FDIC - 3

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LOS ANGELES COUNTY (037), CA										
MSA 31084										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	1	891	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	891	0	0	0	0

2024 Institution Disclosure Statement - Table 1-1
Loans by County
Small Business Loans - Originations
Institution: FIRST BANK CHICAGO

Respondent ID: 0000017470
Agency: FDIC - 3
State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ORANGE COUNTY (059), CA										
MSA 11244										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	94	1	147	1	504	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	94	1	147	1	504	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	94	1	147	2	1,395	0	0	0	0
STATE TOTAL	1	94	1	147	2	1,395	0	0	0	0

2024 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: FIRST BANK CHICAGO

Respondent ID: 0000017470

Agency: FDIC - 3

State: COLORADO (08)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LARIMER COUNTY (069), CO										
MSA 22660										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	71	4	718	13	6,263	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	71	4	718	13	6,263	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	71	4	718	13	6,263	0	0	0	0
STATE TOTAL	1	71	4	718	13	6,263	0	0	0	0

Loans by County
Small Business Loans - Originations
Institution: FIRST BANK CHICAGO
Respondent ID: 0000017470
Agency: FDIC - 3
State: CONNECTICUT (09)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SOUTH CENTRAL CONNECTICUT PLANNING REGION (170), CT										
MSA 35300										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	4	585	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	4	585	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	4	585	0	0	0	0	0	0
STATE TOTAL	0	0	4	585	0	0	0	0	0	0

2024 Institution Disclosure Statement - Table 1-1
Loans by County
Small Business Loans - Originations
Institution: FIRST BANK CHICAGO

Respondent ID: 0000017470
Agency: FDIC - 3
State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
COOK COUNTY (031), IL										
MSA 16984										
Inside AA 0001										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	1	498	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	1	200	2	1,300	1	200	0	0
Median Family Income 50-60%	0	0	1	200	1	500	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	1	944	1	944	0	0
Median Family Income 80-90%	0	0	1	157	1	294	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	1	180	0	0	0	0	0	0
Median Family Income 110-120%	0	0	1	150	1	750	1	150	0	0
Median Family Income >= 120%	3	250	1	101	2	1,100	2	201	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	250	6	988	9	5,386	5	1,495	0	0

2024 Institution Disclosure Statement - Table 1-1
Loans by County
Small Business Loans - Originations
Institution: FIRST BANK CHICAGO

Respondent ID: 0000017470
Agency: FDIC - 3
State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DUPAGE COUNTY (043), IL										
MSA 16984										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	4	1,917	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	4	1,917	0	0	0	0

2024 Institution Disclosure Statement - Table 1-1
Loans by County
Small Business Loans - Originations
Institution: FIRST BANK CHICAGO

Respondent ID: 0000017470
Agency: FDIC - 3
State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LAKE COUNTY (097), IL										
MSA 29404										
Inside AA 0001										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	1	835	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	2	1,760	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	2	75	5	977	11	7,272	3	678	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	75	5	977	14	9,867	3	678	0	0
STEPHENSON COUNTY (177), IL										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	450	1	450	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	450	1	450	0	0
TOTAL INSIDE AA IN STATE	5	325	11	1,965	23	15,253	8	2,173	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	5	2,367	1	450	0	0
STATE TOTAL	5	325	11	1,965	28	17,620	9	2,623	0	0

2024 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: FIRST BANK CHICAGO

Respondent ID: 0000017470

Agency: FDIC - 3

State: INDIANA (18)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BOONE COUNTY (011), IN										
MSA 26900										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	350	1	350	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	350	1	350	0	0
HAMILTON COUNTY (057), IN										
MSA 26900										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	429	1	429	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	429	1	429	0	0
HENDRICKS COUNTY (063), IN										
MSA 26900										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	516	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	516	0	0	0	0

2024 Institution Disclosure Statement - Table 1-1
Loans by County
Small Business Loans - Originations
Institution: FIRST BANK CHICAGO

Respondent ID: 0000017470
Agency: FDIC - 3
State: INDIANA (18)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
JOHNSON COUNTY (081), IN										
MSA 26900										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	530	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	530	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	4	1,825	2	779	0	0
STATE TOTAL	0	0	0	0	4	1,825	2	779	0	0

2024 Institution Disclosure Statement - Table 1-1
Loans by County
Small Business Loans - Originations
Institution: FIRST BANK CHICAGO

Respondent ID: 0000017470
Agency: FDIC - 3
State: MICHIGAN (26)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
OAKLAND COUNTY (125), MI										
MSA 47664										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	1	148	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	148	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	148	0	0	0	0	0	0
STATE TOTAL	0	0	1	148	0	0	0	0	0	0

2024 Institution Disclosure Statement - Table 1-1
Loans by County
Small Business Loans - Originations
Institution: FIRST BANK CHICAGO

Respondent ID: 0000017470
Agency: FDIC - 3
State: MISSOURI (29)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ST. CHARLES COUNTY (183), MO										
MSA 41180										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	228	2	1,139	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	228	2	1,139	0	0	0	0
ST. LOUIS COUNTY (189), MO										
MSA 41180										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	62	5	768	7	2,771	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	62	5	768	7	2,771	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	62	6	996	9	3,910	0	0	0	0
STATE TOTAL	1	62	6	996	9	3,910	0	0	0	0

2024 Institution Disclosure Statement - Table 1-1
Loans by County
Small Business Loans - Originations
Institution: FIRST BANK CHICAGO

Respondent ID: 0000017470
Agency: FDIC - 3
State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ONONDAGA COUNTY (067), NY										
MSA 45060										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	10	1,661	10	3,324	0	0	0	0
Income Not Known	0	0	2	417	6	2,839	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	12	2,078	16	6,163	0	0	0	0
ONTARIO COUNTY (069), NY										
MSA 40380										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	59	1	185	4	2,232	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	59	1	185	4	2,232	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	59	13	2,263	20	8,395	0	0	0	0
STATE TOTAL	1	59	13	2,263	20	8,395	0	0	0	0

2024 Institution Disclosure Statement - Table 1-1
Loans by County
Small Business Loans - Originations
Institution: FIRST BANK CHICAGO

Respondent ID: 0000017470
Agency: FDIC - 3
State: UTAH (49)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SALT LAKE COUNTY (035), UT										
MSA 41620										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	2	145	3	496	5	2,369	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	145	3	496	5	2,369	0	0	0	0
SUMMIT COUNTY (043), UT										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	7	572	18	2,670	15	6,568	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	7	572	18	2,670	15	6,568	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	9	717	21	3,166	20	8,937	0	0	0	0
STATE TOTAL	9	717	21	3,166	20	8,937	0	0	0	0

2024 Institution Disclosure Statement - Table 1-1
Loans by County
Small Business Loans - Originations
Institution: FIRST BANK CHICAGO

Respondent ID: 0000017470
Agency: FDIC - 3
State: VIRGINIA (51)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
FAIRFAX COUNTY (059), VA										
MSA 11694										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	4	2,250	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	4	2,250	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	4	2,250	0	0	0	0
STATE TOTAL	0	0	0	0	4	2,250	0	0	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	5	325	11	1,965	23	15,253	8	2,173	0	0
TOTAL OUTSIDE AA	13	1,003	50	8,023	77	35,342	3	1,229	0	0
TOTAL INSIDE & OUTSIDE	18	1,328	61	9,988	100	50,595	11	3,402	0	0

2024 Institution Disclosure Statement - Table 3
Assessment Area/Non-Assessment Area Activity
Small Business Loans
Institution: FIRST BANK CHICAGO

Respondent ID: 0000017470
Agency: FDIC - 3

ASSESSMENT AREA LOANS	Originations		Originations to Businesses with <= $1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
IL - COOK COUNTY (031) - MSA 16984	18	6,624	5	1,495	0	0
IL - LAKE COUNTY (097) - MSA 29404	21	10,919	3	678	0	0

2024 Institution Disclosure Statement - Table 5

Community Development/Consortium-Third Party Activity

Respondent ID: 0000017470

Institution: FIRST BANK CHICAGO

Agency: FDIC - 3

			Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Community Development Loans				
Originated	17	35,240	0	0
Purchased	0	0	0	0
Total	17	35,240	0	0
Consortium/Third Party Loans (optional)				

2024 Institution Disclosure Statement - Table 6
Assessment Area(s) by Tract
* denotes no loans made in specified tracts
Institution: FIRST BANK CHICAGO

Respondent ID: 0000017470
Agency: FDIC - 3

ASSESSMENT AREA - 0001

COOK COUNTY (031), IL

MSA: 16984

Median Family Income 10-20%

3406.00 3511.00*

Median Family Income 20-30%

2518.00* 2714.00* 2809.00* 3008.00* 3016.00* 3405.00* 3504.00* 3514.00* 3814.00* 3815.00* 4008.00*
4303.00* 4305.00* 4401.01* 5103.00* 5401.01* 6117.00* 6603.01* 6607.00* 6714.00* 6809.00* 6811.00*
6812.00* 6813.00* 6904.00* 6911.00* 6915.00* 7108.00* 8269.01* 8355.00* 8361.00* 8368.00* 8369.00*
8386.00* 8417.00* 8425.00* 8429.00* 8435.00*

Median Family Income 30-40%

2312.00* 2511.00* 2513.00* 2516.00* 2519.00* 2520.00* 2601.00* 2606.00* 2607.00* 2608.00* 2609.00*
2705.00* 2713.00* 2909.00* 2912.00* 3009.00* 3012.00* 4003.00* 4004.00* 4005.00* 4201.00* 4204.00*
4205.00* 4206.00* 4207.00* 4301.01* 4302.00* 4313.02* 4314.00* 4408.00* 4602.00* 4608.00* 4914.00*
5002.00* 5401.02* 6103.00* 6112.00* 6115.00* 6122.00* 6304.00* 6606.00* 6702.00* 6703.00* 6704.00*
6706.00* 6708.00* 6709.00* 6711.00* 6713.00* 6810.00* 6903.00* 6905.00* 6912.00* 6914.00* 7101.00*
7109.00* 8263.04* 8269.02* 8273.00* 8290.00* 8294.01* 8314.00* 8339.00* 8346.00* 8347.00* 8356.00*
8373.00* 8374.00* 8387.00* 8415.00* 8428.00* 8430.00* 8434.00*

Median Family Income 40-50%

0209.01* 0209.02* 0306.03* 0312.00* 0315.01* 0315.02* 1406.02* 2104.00* 2305.00* 2306.00* 2307.00*
2315.00* 2503.00* 2521.02* 2522.01* 2522.02* 2602.00 2605.00* 2610.00* 2712.00* 2718.00* 2804.00*
3006.00* 3007.00* 3017.02* 3018.01* 3018.02* 3107.00* 3109.00* 3403.00* 3602.00* 3903.00* 4212.00*
4307.00* 4313.01* 4601.00* 4603.01* 4603.02* 4906.00* 4909.01* 4910.00* 4913.00* 5101.00* 5202.00*
5203.00* 5204.00* 5301.00* 5705.00* 5802.00* 5805.01* 5805.02* 6006.00* 6007.00* 6104.00* 6113.00*
6114.00* 6116.00* 6119.00* 6121.00* 6305.00* 6603.02* 6605.00* 6608.00* 6609.00* 6610.00* 6707.00*
6716.00* 6718.00* 6805.00* 6806.00* 6814.00* 7102.00* 7103.00* 7105.00* 7110.00* 7114.00* 7705.00*
8020.04* 8047.15* 8113.02* 8133.01* 8133.02* 8138.01* 8141.00* 8165.00* 8166.00* 8215.00* 8249.00*
8262.02* 8265.00* 8266.00* 8268.00* 8270.00* 8276.00* 8285.03* 8285.04* 8291.00* 8293.02* 8305.00*
8312.00* 8345.00* 8349.00* 8350.00* 8351.00* 8370.00* 8371.00* 8380.00* 8388.00* 8408.00* 8418.00*

8421.00* 8431.00*

Median Family Income 50-60%

0102.01* 0102.02* 0105.03* 0201.00* 0205.00* 0208.02* 0306.01* 0402.02* 1401.00* 1907.02* 1911.00*
1912.00* 2105.01* 2209.01* 2303.00* 2309.00* 2504.00* 2507.00* 2508.00* 2514.00* 2604.00 2715.00*
2922.00* 2924.00* 2925.00* 3005.00* 3011.00* 3017.01* 3018.03* 3103.00* 3806.00* 3819.00* 4203.00*
4208.00* 4301.02* 4304.00* 4402.02* 4604.00* 4610.00* 4908.00* 4912.00* 5003.00* 5102.00* 5201.00*
5302.00* 5303.00* 5305.01* 5306.00* 5801.00* 5807.00* 6306.00* 6309.00* 6401.00* 6501.00* 6503.02*
6604.00* 6611.00* 6712.00* 6715.00* 6719.00* 6720.00* 6913.00* 7104.00* 7106.00* 7107.00* 7115.00*
7303.00* 7306.00* 7307.00* 8016.03* 8036.12* 8036.14* 8065.01* 8092.00* 8134.00* 8142.00* 8143.00*
8149.00* 8164.02* 8176.00* 8203.00* 8204.00* 8206.04* 8206.05* 8213.00* 8214.01* 8256.00* 8257.00*
8258.01* 8259.00* 8260.00* 8263.03* 8267.00* 8271.00* 8274.00* 8275.00* 8281.00* 8295.00* 8297.00*
8313.00* 8340.00* 8348.00* 8364.00* 8365.00* 8378.00* 8412.00* 8413.00* 8424.00* 8432.00* 8438.00*

Median Family Income 60-70%

0105.01* 0105.02* 0107.01* 0206.01* 0206.02* 0207.02* 0301.01* 0301.02* 1402.00* 1403.01* 1407.02*
1605.01* 1608.00* 1612.00* 1613.00* 1904.01* 1906.01* 1908.00* 1913.02* 2002.00* 2004.01* 2004.02*
2108.00* 2209.02* 2304.00* 2308.00* 2502.00* 2506.00* 2512.00* 2517.00* 2521.01* 2827.00* 3105.00*
3501.00* 3510.00* 3802.00* 4309.00* 4312.00* 4401.02* 4503.00* 4802.00* 4803.00* 4907.00* 5305.02*
5305.03* 5701.00* 5703.00* 5804.00* 5806.00* 5808.00* 5906.00* 6120.00* 6203.00* 6303.00* 6308.00*
6406.00* 6407.00* 6408.00* 6504.00* 6705.00* 6909.00* 7111.00* 7113.00* 7301.00* 7302.01* 7505.00*
7506.00* 8024.04* 8025.05* 8045.10* 8045.11* 8050.02* 8060.02* 8061.04* 8062.01* 8107.01* 8136.00*
8137.01* 8138.02* 8139.00* 8144.00* 8148.00* 8152.00* 8163.00* 8164.01* 8167.00* 8171.01* 8172.00*
8173.00* 8209.01* 8210.01* 8220.00* 8224.00* 8230.01* 8231.01* 8233.02* 8233.04* 8234.00* 8236.03*
8237.03* 8243.00* 8244.00* 8245.05* 8248.00* 8255.03* 8258.02* 8261.00* 8263.01* 8264.01* 8264.02*
8277.00* 8279.02* 8285.08* 8287.02* 8289.00* 8292.00* 8294.02* 8300.07* 8303.00* 8304.00* 8306.00*
8315.00* 8342.00* 8367.00* 8392.00* 8396.00* 8401.00* 8402.00* 8404.00* 8411.00* 8433.00* 8447.00*

Median Family Income 70-80%

0107.02* 0203.01* 0208.01* 0303.00* 0307.01* 0307.06* 0701.03* 1303.00* 1407.01 1511.00* 1606.02*
1701.00* 1708.00* 1902.00* 1904.02* 1906.02* 2105.02* 2207.01* 2207.02* 2227.00* 2301.00* 2302.00*
2410.00* 2426.00* 2515.00* 3108.00* 3404.00* 3905.00* 4202.00* 4308.00* 4406.00* 4409.00* 4902.00*

4905.00*	4911.00*	5001.00*	5205.00*	5501.00*	5602.00*	5603.00*	5604.00*	5803.00*	6009.00*	6118.00*
6201.00*	6202.00*	6204.00*	6403.00*	6503.01*	6910.00*	7003.01*	7004.02*	7305.00*	7501.00*	7608.03*
8026.09*	8036.11*	8036.13*	8043.08*	8044.05*	8045.05*	8045.08*	8051.05*	8060.01*	8068.01*	8070.00*
8073.00*	8081.00*	8102.00*	8111.00*	8116.00*	8117.01*	8117.02*	8135.00*	8137.02*	8140.00*	8146.00*
8150.00*	8168.00*	8170.00*	8171.02*	8174.00*	8180.00*	8202.02*	8205.02*	8210.02*	8212.00*	8230.02*
8235.00*	8237.05*	8238.05*	8238.06*	8245.07*	8255.01*	8255.05*	8258.03*	8278.01*	8284.02*	8288.02*
8300.01*	8300.06*	8316.00*	8318.00*	8321.00*	8343.00*	8358.00*	8366.00*	8403.00*	8436.00*	

Median Family Income 80-90%

0101.00*	0103.00*	0301.04*	0304.00*	0403.00*	1104.00*	1405.00*	1406.01*	1508.00*	1510.02*	1512.00*
1605.02*	1707.00*	1709.00*	1801.00*	1901.00*	1907.01*	1909.00*	2106.02*	2107.00*	2311.00*	2427.00*
2828.00*	2916.00*	3818.00*	4102.00*	4108.00*	4306.00*	4407.00*	4701.00*	4801.00*	4805.00*	4909.02*
5206.00*	5304.00*	5502.00*	5601.00*	5607.00*	5702.00*	5704.00*	5905.00*	6004.00*	6108.00*	6405.00*
6502.00*	6505.00*	7001.00*	7005.01*	7112.00*	7608.01*	7706.02*	7707.00	7708.00*	7709.02*	8024.02*
8030.14*	8044.04*	8044.06*	8047.11*	8048.03*	8048.06*	8051.08*	8051.11*	8060.04*	8062.02*	8065.02*
8068.02*	8080.02*	8106.00*	8109.00*	8112.00*	8113.01*	8118.00*	8145.00*	8147.00*	8154.00*	8155.00*
8156.00*	8162.00*	8169.00*	8175.00*	8179.00*	8183.00*	8184.01*	8191.00*	8194.00*	8205.01*	8208.00*
8211.01*	8211.02*	8214.02*	8221.01*	8221.02*	8225.00*	8227.01*	8227.02*	8231.02*	8232.00*	8236.02*
8241.16*	8241.24*	8245.08*	8247.02*	8250.00*	8252.00*	8253.03*	8255.04*	8262.01*	8272.00*	8280.00*
8282.01*	8283.00*	8284.01*	8299.03*	8302.01*	8398.00*	8407.00*	8426.00*	8439.00*		

Median Family Income 90-100%

0204.00*	0306.04*	0313.00*	0608.00*	1001.00*	1006.00*	1301.00*	1302.00*	1503.00*	1504.01*	1506.00*
1507.00*	1510.01*	1601.00*	1603.00*	1604.00*	1607.00*	1702.00*	1704.00*	1706.00*	1903.00*	1910.00*
1913.01*	2001.00*	2106.01*	2109.00*	2206.02*	2210.00*	2211.00*	2215.00*	2228.00*	2409.00*	2411.00*
2425.00*	2832.00*	3106.00*	3812.00*	4107.00*	4403.00*	5907.00*	7002.00*	7003.02*	7004.01*	7302.02*
7608.02*	7702.01*	7702.02*	7703.00*	8025.04*	8026.08*	8030.12*	8036.04*	8043.05*	8044.03*	8045.09*
8046.03*	8046.10*	8047.05*	8047.09*	8048.04*	8048.07*	8048.10*	8051.07*	8051.12*	8060.05*	8069.00*
8076.00*	8077.00*	8082.00*	8103.01*	8105.01*	8107.02*	8108.00*	8114.01*	8114.02*	8115.00*	8151.00*
8153.00*	8161.00*	8177.00*	8192.00*	8193.00*	8201.03*	8206.03*	8207.00*	8216.00*	8223.02*	8229.00*
8233.03*	8237.02*	8241.15*	8241.21*	8241.28*	8245.03*	8246.01*	8278.02*	8285.05*	8285.07*	8286.01*

8287.01* 8296.00* 8299.02* 8301.00* 8302.02* 8307.00* 8311.00* 8317.00* 8344.00*

Median Family Income 100-110%

0104.00* 0106.00* 0202.00* 0301.03* 0302.00* 0321.00* 0402.01* 1102.00 1103.00* 1105.02* 1403.02*
1404.00* 1502.00* 1504.02* 1505.02* 1703.00* 1711.00* 2003.00* 2101.00* 2205.00* 2206.01* 2213.00*
2225.00* 2226.00* 2407.00* 2416.00* 2434.00* 3102.00* 4110.00* 4605.00* 5608.00* 5611.00* 6404.00*
7304.00* 7704.00* 7709.01* 8024.03* 8025.06* 8036.16* 8039.01* 8039.02* 8040.00* 8041.08* 8043.06*
8043.09* 8043.15* 8045.13* 8047.01* 8047.12* 8047.13* 8047.14* 8047.16* 8048.05* 8051.09* 8051.10*
8053.01* 8053.02* 8059.01* 8060.06* 8061.03* 8066.00* 8074.00* 8105.02* 8128.01* 8128.02* 8159.00*
8184.02* 8201.04* 8206.06* 8209.02* 8217.00* 8219.00* 8222.00* 8223.01* 8226.02* 8228.02* 8236.05*
8237.04* 8241.07* 8241.23* 8247.01* 8253.02* 8253.04* 8278.04* 8293.01* 8300.08* 8352.00* 8397.00*
8399.00*

Median Family Income 110-120%

0307.02* 0311.00* 0314.00* 0404.01* 1101.00* 1408.00* 1505.01* 1606.01* 1705.00* 1710.00* 2838.00*
3902.00* 4101.00* 7005.02* 7202.00* 7204.00* 7502.00* 7706.01* 8025.03* 8027.01* 8030.07* 8036.05*
8043.13* 8043.16* 8046.11* 8049.02* 8051.06* 8052.01* 8054.02* 8063.00* 8072.00* 8080.01* 8083.01*
8083.02* 8101.00* 8126.00* 8158.00* 8182.00* 8218.00* 8226.01* 8238.03* 8241.06* 8241.19* 8241.25*
8245.09* 8246.02* 8278.05* 8279.01 8282.02* 8286.02* 8288.01* 8299.04* 8400.00*

Median Family Income >= 120%

0203.02* 0207.01* 0305.00* 0308.00* 0309.00* 0310.00* 0317.00* 0318.00* 0319.00* 0401.00* 0404.02*
0406.00* 0407.00* 0408.00* 0409.00* 0501.00* 0502.00* 0503.00* 0505.00* 0506.00* 0507.00* 0508.00*
0509.00* 0510.00* 0511.00* 0512.00* 0513.00* 0514.00* 0601.00* 0602.00* 0603.00* 0604.00* 0605.00*
0609.00* 0610.00* 0611.00* 0612.00* 0615.00* 0618.00* 0619.01* 0619.02* 0620.00* 0621.00* 0622.00*
0623.00* 0624.00* 0625.00* 0626.00* 0627.00* 0628.00* 0629.00* 0630.00* 0631.00* 0632.00* 0633.01*
0633.02* 0633.03* 0634.00* 0701.01* 0701.02* 0702.00* 0703.00* 0704.00* 0705.00* 0706.00* 0707.00*
0710.00* 0711.00* 0712.00* 0713.00* 0714.00* 0715.00* 0716.00* 0717.00* 0718.00* 0801.00* 0802.01*
0802.02* 0803.00* 0810.00* 0811.00* 0812.01* 0812.02* 0813.00* 0814.01* 0814.02* 0814.03* 0815.00*
0816.00* 0817.00* 0818.00* 0819.00* 0901.00* 0902.00* 0903.00* 1002.00* 1003.00* 1004.00* 1005.00*
1007.00* 1105.01* 1201.00* 1202.00* 1203.00* 1204.00* 1602.00* 1609.00* 1610.00* 1611.00* 2203.00*
2204.00* 2212.00* 2214.00* 2216.00* 2222.00* 2402.00* 2403.00* 2405.00* 2406.00* 2408.00* 2412.00*

2413.00*	2414.00*	2415.00	2420.00*	2421.00*	2422.00*	2423.00*	2424.00*	2428.00*	2429.00*	2430.00*
2431.00*	2432.00*	2433.00*	2435.00*	2505.00*	2801.00*	2819.00*	3104.00*	3201.01*	3201.02*	3204.00*
3206.00*	3301.01*	3301.02*	3301.03*	3302.00*	3801.00*	3901.00*	3906.00*	3907.00*	4105.00*	4106.00*
4109.00*	4111.00*	4112.00*	4804.00*	5609.00*	5610.00*	7201.00*	7203.00*	7205.00*	7206.00*	7207.00*
7401.00*	7402.00*	7403.00*	7404.00*	7503.00*	7504.00*	8001.00*	8002.00*	8003.00*	8004.00*	8005.00*
8006.00*	8007.00	8008.00*	8009.00*	8010.00*	8011.00*	8012.00*	8013.00*	8014.00*	8015.00*	8016.01
8016.05*	8016.06*	8016.07*	8016.08*	8017.01*	8017.02*	8018.00	8019.01*	8019.02*	8020.02*	8020.03*
8021.00*	8022.00*	8023.00*	8026.05*	8026.07*	8026.10*	8027.02*	8028.01*	8028.02*	8029.00*	8030.05*
8030.08*	8030.10*	8030.13*	8030.15*	8030.16*	8030.17*	8031.00*	8032.00*	8033.00*	8034.00*	8035.00*
8036.03*	8036.07*	8036.08*	8036.15*	8037.01*	8037.02*	8038.00*	8041.02*	8041.04*	8041.05*	8041.06*
8041.09*	8042.02*	8042.03*	8042.04*	8043.12*	8043.14*	8045.06*	8045.12*	8045.14*	8046.06*	8046.07*
8046.08*	8046.09*	8047.06*	8047.10*	8048.08*	8048.09*	8049.01*	8050.01*	8052.02*	8054.01*	8055.01*
8055.02*	8056.00*	8057.01*	8057.02*	8058.01*	8058.02*	8059.02*	8061.02*	8064.00*	8067.00*	8071.00*
8075.00*	8078.00*	8079.00*	8084.00*	8085.00*	8086.00*	8087.02*	8088.00*	8089.00*	8090.00*	8091.00*
8093.00*	8094.01*	8094.02*	8095.00*	8096.00*	8097.00	8098.00*	8099.00*	8100.00*	8103.02*	8104.00*
8110.00*	8119.00*	8120.00*	8121.00*	8122.00*	8123.01*	8123.02*	8124.00*	8125.00*	8127.00*	8129.00*
8130.00*	8131.00*	8132.00*	8157.01*	8157.02*	8160.00*	8181.00*	8185.00*	8186.00*	8187.00*	8188.00*
8189.00*	8190.00*	8195.00*	8196.00*	8197.00*	8198.01*	8198.02*	8199.00*	8200.00*	8201.01*	8202.03*
8202.04*	8228.01*	8236.04*	8238.01*	8239.01*	8239.03*	8239.04*	8240.03*	8240.04*	8240.05*	8240.06*
8241.05*	8241.13*	8241.14*	8241.22*	8241.26*	8241.27*	8241.29*	8254.00*	8298.00*	8300.03*	8300.04*
8300.05*	8308.00*	8309.00*	8310.00*	8319.00*	8320.00*	8322.00*	8323.00*	8324.00*	8325.00*	8326.00*
8329.00*	8330.00*	8331.00*	8333.00*	8360.00*	8362.00*	8363.00*	8381.00*	8382.00*	8383.00*	8390.00*
8391.00*	8395.00*	8410.00*	8419.00*	8420.00*	8422.00*	8423.00	8437.00*			

Median Family Income Not Known

0307.03*	0804.00*	2229.00*	2510.00*	2603.00*	2808.00*	2831.00*	3515.00*	3817.00*	3904.00*	4402.01*
6701.00*	8446.00*	9800.00*	9801.00*	9900.00*						

LAKE COUNTY (097), IL

MSA: 29404

Median Family Income 10-20%

8623.00*
Median Family Income 20-30%

8626.05*
Median Family Income 30-40%

8627.00* 8631.00*
Median Family Income 40-50%

8603.01* 8603.02* 8605.00* 8619.02* 8624.01* 8626.03* 8628.00* 8629.01* 8630.04*
Median Family Income 50-60%

8602.00* 8606.00* 8614.03* 8618.04* 8620.00* 8621.00* 8624.02* 8625.01* 8626.04* 8661.00*
Median Family Income 60-70%

8604.00* 8609.03* 8613.01* 8613.03* 8613.04* 8614.04* 8618.03* 8619.01* 8629.02* 8640.02* 8642.06*
Median Family Income 70-80%

8609.05* 8614.02* 8615.04* 8615.06* 8616.07* 8617.02* 8622.00* 8625.02* 8632.01* 8639.02* 8640.01*
8641.10*
Median Family Income 80-90%

8601.03* 8601.04* 8601.06* 8608.05* 8608.06* 8608.07* 8608.08* 8609.08* 8610.12* 8611.05* 8612.01*
8612.02* 8615.07 8616.08* 8617.01* 8641.08* 8645.10* 8652.00* 8660.00*
Median Family Income 90-100%

8601.05* 8608.13* 8609.06* 8610.10* 8610.11* 8610.14* 8615.08* 8615.10* 8637.02* 8642.04* 8642.08*
8644.09* 8645.11* 8645.24*
Median Family Income 100-110%

8608.09* 8608.12* 8609.07* 8610.08* 8610.13* 8611.08* 8615.05* 8615.09* 8641.06* 8642.03* 8644.08*
8654.00
Median Family Income 110-120%

8608.11* 8611.06* 8641.07* 8642.07*
Median Family Income >= 120%

8610.07* 8610.09* 8611.07* 8616.03* 8616.04* 8616.09* 8616.10* 8616.11* 8632.02* 8633.00* 8634.00*
8635.00* 8636.01* 8636.03* 8636.04* 8637.01* 8638.01* 8639.03* 8639.04* 8641.05* 8641.09* 8643.03*
8643.05* 8643.06* 8643.07* 8643.08* 8644.02* 8644.03* 8644.07* 8644.10* 8644.11* 8644.12* 8645.12*
8645.13* 8645.14* 8645.15* 8645.16* 8645.17* 8645.18* 8645.19* 8645.20* 8645.21 8645.22* 8645.23*

8646.01* 8646.02* 8647.00* 8648.01* 8648.02 8649.01* 8649.03* 8649.04* 8650.00* 8653.00* 8655.01
8655.02 8656.00 8657.00* 8658.01 8658.02* 8662.00

Median Family Income Not Known

8630.03* 8630.05* 8630.06* 9900.00*

OUTSIDE ASSESSMENT AREA

LOS ANGELES COUNTY (037), CA

MSA: 31084

Median Family Income 100-110%

1371.03

ORANGE COUNTY (059), CA

MSA: 11244

Median Family Income >= 120%

0626.10

LARIMER COUNTY (069), CO

MSA: 22660

Middle Income

0020.07

SOUTH CENTRAL CONNECTICUT PLANNING REGION (170), CT

MSA: 35300

Median Family Income >= 120%

1507.00

DUPAGE COUNTY (043), IL

MSA: 16984

Median Family Income 110-120%

8411.04 8460.04

STEPHENSON COUNTY (177), IL

MSA: NA

Moderate Income

0012.00
BOONE COUNTY (011), IN
MSA: 26900
Upper Income

8106.07
HAMILTON COUNTY (057), IN
MSA: 26900
Middle Income

1104.05
HENDRICKS COUNTY (063), IN
MSA: 26900
Middle Income

2106.14
JOHNSON COUNTY (081), IN
MSA: 26900
Middle Income

6106.05
OAKLAND COUNTY (125), MI
MSA: 47664
Median Family Income 100-110%

1501.00
ST. CHARLES COUNTY (183), MO
MSA: 41180
Upper Income

3111.03
ST. LOUIS COUNTY (189), MO
MSA: 41180
Median Family Income >= 120%

2155.00
ONONDAGA COUNTY (067), NY
MSA: 45060
Upper Income

0001.00
Income Not Known

0032.00
ONTARIO COUNTY (069), NY
MSA: 40380
Upper Income

0501.04
SALT LAKE COUNTY (035), UT
MSA: 41620
Median Family Income >= 120%

1012.00
SUMMIT COUNTY (043), UT
MSA: NA
Upper Income

9644.01
FAIRFAX COUNTY (059), VA
MSA: 11694
Median Family Income 80-90%

4825.06

2024 Institution Disclosure Statement - Table E-1

Error Status Information

Respondent ID: 0000017470

Institution: FIRST BANK CHICAGO

Agency: FDIC - 3

Record Identifier: [11]	Total Composite Records on File	Total Composite Records Without Errors	Total Validity[10] Errors	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	42	42	0	0.00%
Small Farm Loans	0	0	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	0	0	0	0.00%
Assessment Area	2	2	0	0.00%
Total	46	46	0	0.00%

Footnote:

10. A validity edit helps to verify the accuracy of the data reported. An institution's CRA submission that passes all validity edits does not ensure 100% accurate data. True accuracy is determined during the examination process.

11. A record represents one row of data reported to the Federal Reserve Board. This does not in any way represent the number of loans originated or purchased by the institution.

First Bank Chicago

Loan to Deposit Ration

2025

	3/31/2025	6/30/2025	9/30/2025	12/31/2025
Loan to Deposit Ratio	80.97%	84.14%	85.60%	86.53%

2024

	3/31/2024	6/30/2024	9/30/2024	12/31/2024
Loan to Deposit Ratio	81.97%	78.79%	79.83%	86.57%

2023

	3/31/2023	6/30/2023	9/30/2023	12/31/2023
Loan to Deposit Ratio	85.81%	91.35%	83.09%	85.77%